THE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE OF INDIANA

July 1, 1982 to June 30, 1983

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INTRODUCTION

The Department of Financial Institutions was created by the Indiana Financial Institutions Act of 1933, with responsibility for supervising commercial banks, trust companies, private banks, savings banks, building and loan associations, credit unions, and finance companies under the laws of the State of Indiana. Since that time the activities of the Department have been enlarged to include the supervision of pawnbrokers, licensees under the Uniform Consumer Credit Code, industrial loan and investment companies, currency exchanges and budget service companies.

Management and control of the Department are vested in a bipartisan Board composed of seven Members appointed by the Governor. Two of the members shall be persons of practical experience at the executive level of a bank or trust company; one member should be a person of practical experience at the executive level of a building and loan association; one member should be a person of practical experience at the executive level of a state licensed supervised consumer loan business, and one member should be a person of practical experience at the executive level of a state chartered credit union. In the appointment of the other members of the Department, the Governor shall have due regard to a fair representation of the consumer, agricultural, industrial and commercial interest of the state. The chief executive and administrative officer of the Department is the Director. The Director is responsible for the administration of the policies established by the Members and for the many legislative acts concerning financial institutions. The Director exercises general supervision over the work of the Department and its staff of supervisors, examiners and administrative personnel.

The Department deals directly with the institutions under its control and through examination and supervision, it endeavors to assure the public of adequate and proper services from such institutions. It is responsible for protecting the interests of depositors, borrowers, shareholders and consumers.

The Department consists of five divisions, each under the direct control of a supervisor. These include the Division of Banks and Trust Companies, Division of Building and Loan Associations, Division of Consumer Credit, and Division of Credit Unions and Research and Statistics. A Division of Electronic Data Processing has been established, assisting all divisions in examination and programming of all data processing. The Division of Liquidation is supervised by the Director.

The Department is a self-supporting branch of state government and none of its operating expenses are paid by general fund taxes. Income is derived from supervisory, examination, and license fees assessed financial institutions under the supervision of this Department.

SUMMARY OF OPERATIONS

The fiscal year ending June 30, 1983 was a busy and challenging year for the Department. Changes brought about by deregulation, a soft state and national economy, high unemployment, restructuring at the federal level and unstable interest rates put new pressures on Indiana financial institutions. Through the examinations conducted by the field examiners, division supervisors were able to define, consult with and give attention to areas needing direction or assistance thereby preventing any major problems.

The members of the Department met twice each month during the year. They took action to establish procedures for the newly implemented statutes, rendered decisions on all items requiring Department authorization and monitored institutions that were experiencing financial difficulties.

During the legislative session, several bills prepared by the Department were passed. The major bills include:

: the authority to merge a troubled commercial bank, mutual saving bank or savings and loan association before it becomes necessary to liquidate or force a merger.

: an alternative "plan of stock exchange" for the formation of a one bank holding company offering opportunities for substantial cost reductions to the institution.

: the elimination of the $200,000 capital requirement for establishing an ATM branch.

: provisions which modernize the rules governing the relationships of banking corporations with their officers, directors and shareholders.

Efforts continue to expand the consumers awareness of their credit rights through public education. The Education Supervisor and several examiners in the Consumer Credit division presented programs to numerous school classes and civic organizations. Television and radio public service spots were produced and distributed as were educational articles for newspapers throughout the state.

In the data processing area new programs were developed to provide timely and detailed statistical data and improved information to all divisions. New training programs were implemented and a greater emphasis on training will continue.

The Department's central office staff was reorganized to better define authority and responsibility. This reorganization has had a positive effect on operations. Activities of each division are given on the following pages along with an account of major accomplishments and significant activities.

RECEIPTS AND DISBURSEMENTS

	1981	1982	1983
Fund Balance, July 1	$ 282,735.93	$ 468,947.83	$ 214,531.21
Prior Year Refunds	(2,038.76)		
Encumberances	13,426.69	24,446.26	14,737.62
Cash Balance	$ 294,123.86	$ 493,394.09	$ 229,268.83
RECEIPTS:			
Special Fees			$ 4,675.00
Bank Fees	$ 1,285,735.73	$ 1,064,388.38	1,314,155.85
Building & Loan Examination Fees	193,256.30	147,059.07	145,354.99
Credit Union Examination Fees	277,052.25	190,994.56	232,918.57
Currency Exchange License & Agent Fees	4,995.00	2,952.80	4,675.00
Pawnbroking Licensing Fees	3,937.96	4,720.00	3,600.52
Miscellaneous Fees	18,493.24	70,186.70	51,775.70
Budget Service Company Fees	1,425.00	1,950.00	1,900.00
Uniform Consumer Credit Code Fees	902,766.80	955,694.33	909,594.87
TOTAL INCOME	$ 2,637,662.28	$ 2,437,945.84	$ 2,668,650.50
TOTAL CASH	$ 2,933,824.90	$ 2,931,339.93	$ 2,897,919.33
EXPENDITURES:			
Personal Services	$ 1,957,303.71	$ 2,117,464.98	$ 2,338,796.13
Services Other Than Personal	45,087.47	47,766.78	47,294.71
Services by Contract	44,233.68	54,338.64	75,439.90
Office Supplies	11,460.93	18,091.11	5,694.90
Equipment	6,021.77	11,362.49	
Travel	370,124.42	452,073.75	500,299.57
Personnel Development	4,160.07	973.35	472.89
TOTAL EXPENDITURES	$ 2,438,392.05	$ 2,702,071.10	$ 2,967,998.15
Actual Operating Income or (Loss)	$ 199,270.23	$ (264,125.26)	$ (299,347.65)
Balance, June 30th	$ 493,394.09	$ 229,268.83	$ (70,078.82)
Less Encumberances	(24,446.26)	(14,737.62)	(12,375.69)
Fund Balance, June 30th	$ 468,947.83	$ 214,531.21	$ (82,454.51)
Encumberances	24,446.26	14,737.62	12,375.69
Cash Balance	$ 493,394.09	$ 229,268.83	$ (70,078.82

DIVISION OF BANKS
AND
TRUST COMPANIES

DIVISION OF BANKS AND TRUST COMPANIES

This Division of the Department of Financial Institutions has responsibility of the administration of the statutes and/or bank regulations governing four (4) types of financial institutions:

1) State Chartered Banks and Trust Companies

2) Mutual Savings Banks

3) Industrial Loan and Investment Companies (Issuing Certificates of Investment)

4) Private Banks

During the fiscal year 1982-1983, the Members of the Department of Financial Institutions took action on forty-eight (48) applications for new branch banking centers. All forty-eight (48) applications were approved.

The fiscal year was one of growth for state chartered banks. Total assets increased over $2,229 billion, representing an increase of 13.9%. Total deposits increased $1,307 billion to reach a record high of over $15,061 billion. Time deposits accounted for $1,302 billion of this increase. Demand deposits increased almost $5 million during this period. Total loans have increased over $194 million and the total is now in excess of the $8.6 billion dollar mark.

Capital and subordinated debentures increased $77.4 million from the total at the close of the last fiscal year. The ratio of capital to deposit decreased from 9.33% to 9.04%. The exhibit below shows the number of banks, their classifications, total deposits, and total assets.

Class	Members Federal Reserve System	Nonmember Insured	Banks Without Deposit Insurance	Total Banks	Branch Offices
State Banks and Trust Companies	41	242	1	284	705
Private Banks	0	0	1	1	0
Mutual Savings Banks	0	4	0	4	9
TOTALS	41	246	2	289	714

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule A

SCHEDULE A—SUMMARY OF REPORTS OF CONDITION OF INDIANA STATE BANKS AS OF JUNE 30, 1983

Part I—Consolidated Balance Sheets of Operating Banks (amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	284 Banks	289 Banks June 30, 1983	291 Banks June 30, 1982	292 Banks Dec. 31, 1982	292 Banks Dec. 31, 1981
ASSETS							
Cash and due from banks	14	14,950	1,306,487	1,321,451	1,249,611	1,368,565	1,135,089
U.S. Treasury securities		104,452	2,415,521	2,519,973	1,640,118	1,797,301	1,594,532
Obligations of other U.S. Government agencies		2,676	1,396,331	1,398,331	1,381,990	1,408,027	1,215,380
Obligations of States, and political subdivisions		5,068	1,685,732	1,690,800	1,784,952	1,753,194	1,881,106
Other bonds, notes and debentures		None	165,244	167,920	59,027	107,061	91,506
Federal Reserve stock		None	2,228	2,228	795	1,407	217
Trading account securities		None	400	400	500	None	978
Federal Funds sold, etc.		10,700	763,041	773,741	749,927	1,032,862	889,116
(a) Total loans (excluding unearned income)		181,265	8,468,831	8,650,096	8,456,060	8,854,228	8,169,198
(b) Less: allowance for possible loan losses		1,571	90,205	91,776	82,061	85,871	80,843
(c) Loans, Net		179,694	8,378,626	8,558,320	8,373,999	8,498,357	8,088,355
Lease financing		None	20,877	20,877	19,805	21,179	20,050
Bank premises, furniture and fixtures, etc.	15	6,542	303,116	309,673	290,322	301,867	279,736
Other real estate		136	61,693	61,829	39,850	52,325	26,121
Investments in unconsolidated subsidiaries		None	517	517	68	477	76
Customers liability on acceptance		None	125	125	6,624	5,833	3,100
(a) Intangible assets		None	323	323	None	None	None
(b) Other assets		4,949	347,402	352,351	351,609	353,883	309,194
TOTAL ASSETS	29	329,167	16,849,663	17,178,859	15,949,197	16,702,338	15,534,556

SCHEDULE A—Continued

Part I—Consolidated Balance Sheets of Operating Banks
(Amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	284 Banks	289 Banks June 30, 1983	291 Banks June 30, 1982	292 Banks Dec. 31, 1982	292 Banks Dec. 31,1981
LIABILITIES							
Demand deposits of individuals, partnerships, etc		12,394	1,767,431	1,779,825	1,760,841	1,954,755	1,984,855
Time and Savings deposits of individuals, etc		290,264	11,554,420	11,844,684	10,676,152	11,370,782	10,233,837
Deposits of United States Government		None	18,096	18,096	21,001	16,748	17,681
Deposits of States and political subdivisions		None	1,247,833	1,247,833	1,124,469	1,088,553	1,021,500
Deposits of foreign governments		None	None	None	None	None	11
Deposits of commercial banks		None	46,616	46,616	50,667	54,371	53,458
Certified and officers' checks		None	124,181	124,181	121,402	126,337	133,353
TOTAL DEPOSITS		302,658	14,758,577	15,061,235	13,754,532	14,611,546	13,444,695
(a) Total demand deposits		12,394	2,223,834	2,236,228	2,230,549	2,388,323	2,458,823
(b) Total time and savings deposits		290,264	12,534,743	12,825,007	11,523,983	12,223,223	10,985,872
Federal funds purchased, etc		2,387	373,443	375,830	533,289	437,257	518,811
Interest-bearing demand notes		None	77,617	77,617	65,845	60,077	54,662
(a) Other liabilities for borrowed money		None	33,563	33,563	19,758	6,834	7,770
Mortgage indebtedness, etc		655	46,524	47,179	37,034	39,253	37,017
Banks liability on acceptances		None	125	125	6,624	5,833	274
Other liabilities	19	2,632	218,901	221,552	247,817	230,580	223,538
TOTAL LIABILITIES	19	308,332	15,508,750	15,817,101	14,664,899	15,391,380	14,286,767
Subordinated notes and debentures		None	28,757	28,757	31,622	29,598	33,317
EQUITY CAPITAL							
Preferred stock		None	1,403	1,403	1,410	1,403	1,414
Common stock	10	None	252,242	252,252	245,268	249,290	244,561
Surplus		12,170	522,845	535,015	503,457	520,907	483,854
Undivided profits		4,478	529,983	534,461	490,887	504,073	472,679
Reserve for contingencies		4,187	5,683	9,870	11,654	5,687	11,964
TOTAL EQUITY CAPITAL	10	20,835	1,312,156	1,333,001	1,252,676	1,281,360	1,214,472
TOTAL LIABILITIES AND EQUITY CAPITAL	29	329,167	16,849,663	17,178,859	15,949,197	16,702,338	15,534,556

SCHEDULE A—Continued

Part II—Analysis of Loans of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	284 Banks	289 Banks June 30, 1983	291 Banks June 30, 1982	292 Banks Dec. 31, 1982	292 Banks Dec. 31, 1981
LOANS (including rediscounts and overdrafts)	None						
1. Real estate loans:							
(a) Construction and land development		966	81,719	82,685	93,483	88,860	98,956
(b) Secured by farmland		2,865	382,531	385,396	389,868	381,102	392,333
(c) Secured by 1-4 family residential properties:							
(1) Insured by FHA or guaranteed by VA		467	18,505	18,972	19,451	19,175	55,833
(2) Convential		130,527	2,400,896	2,531,423	2,520,772	2,534,689	2,474,585
(d) Secured by multifamily residential properties:							
(1) Insured by FHA of guaranteed by VA		None	2,297	2,297	857	854	1,076
(2) Convential		1,452	47,861	49,313	55,447	47,332	49,842
(e) Secured by nonfarm nonresidential properties		16,736	736,152	752,888	730,400	736,262	717,014
2. Loans to financial institutions:							
(a) Real estate investment trust, etc		None	14,328	14,328	9,773	8,652	7,037
(b) Commercial banks		1,465	232,131	233,596	286,123	94,239	191,863
(c) Finance companies in the U.S.		None	452	452	2,520	1,465	3,741
(d) Other financial institutions		None	10,322	10,322	9,287	231,783	9,059
3. Loans for purchasing or carrying securities:							
(a) Brokers and dealers in securities		None	8,707	8,707	254	8,764	10,781
(b) Other loans for purchasing or carrying securities		None	7,000	7,000	14,459	6,939	5,110
4. Loans to finance agricultural productions, etc		6	777,644	777,650	765,574	721,430	699,087
5 Commercial and industrial loans		12,282	1,852,340	1,864,622	1,751,973	1,836,078	1,611,401
6. Loans to individual for personal expenditures:							
(a) Purchase private passenger automobiles		None	760,275	760,275	673,828	709,740	703,635
(b) Credit cards and related plans:							
(1) Retail (charge accounts) credit card plan		None	64,928	64,928	61,130	69,369	61,792
(2) Check credit and revolving credit plans		None	13,569	13,569	14,560	12,699	13,873
(c) To purchase other retail consumer goods:							
(1) Mobile homes		None	117,991	117,991	121,853	119,062	126,577
(2) Other retail consumer goods		None	36,688	36,688	38,024	37,376	46,634
(d) Installment loans to repair property, etc		2,299	53,209	55,508	60,721	54,796	57,013
(e) Other Installment loans for personal expenditures		7,840	418,685	426,525	411,640	416,579	398,295
(f) Single-payment loans for personal expenditures		3,341	579,070	582,411	570,224	592,973	586,113
7. All other loans		1,328	104,940	106,268	115,182	116,986	109,302
8. Total loans—Gross		181,574	8,722,240	8,903,814	8,717,403	8,847,208	8,430,952
9. Less: unearned income on loans in items above		309	253,409	253,718	261,343	262,976	261,754
10. TOTAL LOANS		181,265	8,468,831	8,650,096	8,456,060	8,584,228	8,169,198
Memorandum: Holdings of commercial paper included above		None	15,056	15,056	None	22,659	

SCHEDULE A—Continued

Part III—Consolidated Report of Income for Calendar Year Ending December 31, 1981/82 and Six months ending June 30, 1982/83
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	284 Banks	289 Banks June 30, 1983	291 Banks June 30, 1982	292 Banks Dec. 31, 1982	292 Banks Dec. 31,1981
SOURCE AND DISPOSITION OF INCOME							
1. Operating income:							
(a) Interest and fees on loans		9,727	522,332	532,059	564,678	1,145,846	1,088,169
(b) Interest on balances with depository institutions		None	25,116	25,116	30,821	69,350	36,364
(c) Income on Fed funds sold, etc		633	36,760	37,393	58,894	102,734	117,433
(d) Interest on U.S. Treasury securities		5,150	160,185	165,335	92,168	291,816	161,986
(e) Interest on U.S. Government Agencies, etc		None	31,912	31,912	77,446	60,620	123,704
(f) Interest on States and political subdivisions		148	55,313	55,461	59,733	118,002	119,504
(g) Interest on other bonds notes and debentures		131	8,139	8,270	3,650	8,530	7,757
(h) Dividends on stock		None	25	25	5	19	9
(i) Income from lease financing		None	1,414	1,414	1,510	3,168	3,056
(j) Income from fiduciary activities		None	7,400	7,400	6,334	13,334	11,917
(k) Service charges on deposits			17,265	17,458	14,822	31,655	27,868
(l) Other service charges, commissions and fees		193	15,398	15,398	15,075	29,734	30,190
(m) Other income		482	7,637	8,119	5,861	14,443	12,512
(n) TOTAL OPERATING INCOME	None	16,464	888,896	905,360	931,997	1,889,251	1,740,469
2. Operating expenses:							
(a) Salaries and employee benefits		1,358	118,037	119,395	112,142	230,474	217,794
(b) Interest on C/Ds of $100,000.00 or more		None	59,508	59,508	94,450	178,692	193,994
(c) Interest on other deposits		12,433	471,776	484,209	510,394	1,035,999	910,167
(d) Expense of Fed funds purchased, etc		116	15,287	15,403	33,045	60,648	63,489
(e) Interest of demand notes issued by U.S. Treasury		None	2,126	2,126	5,194	7,207	8,055
(f) Interest on other borrowed money		None	154	154	1,108	1,637	4,251
(g) Interest on subordinated notes and debentures		None	1,323	1,323	1,676	3,079	3,412
(h) Occupancy expense of bank premises (Gross)		486	31,390	31,876	28,377	60,123	52,070
(1) Less: rental income		None	1,950	1,950	1,417	2,866	2,568
(2) Occupancy expense (net)		486	29,440	29,926	26,960	57,257	49,502
(i) Furniture and equipment expense		184	9,571	9,755	8,564	18,360	15,675
(j) Provision for possible loan losses		15	27,210	27,225	15,646	61,084	36,836
(k) Other operating expenses		752	75,859	76,611	67,999	144,975	129,781
(l) TOTAL OPERATING EXPENSES	None	15,344	810,291	825,635	877,178	1,799,612	1,633,406
3. Income before income taxes, etc		1,120	78,605	79,725	54,819	89,639	107,063
4. Applicable income taxes		330	11,584	11,914	2,079	(3,072)	(1,538)
5. Income before securities gains of losses		790	67,021	67,811	52,740	92,711	108,601
6. Securities gains (losses) Gross		80	3,079	3,159	(6,476)	(6,366)	(14,535)
(1) Applicable income taxes		5	1,682	1,687	1,309	3,924	5,161
(2) Securities gains (losses) Net		75	1,397	1,472	(5,167)	(2,442)	(9,374)
7. NET INCOME		865	68,418	69,283	47,573	90,269	99,227
8. Extraordinary items, Net of tax effect		None	379	379	None	605	156
9. NET INCOME	None	865	68,797	69,662	47,573	90,874	99,383

SCHEDULE A—Continued

Part III—Consolidated Report of Income for Calendar Year Ending
December 31, 1981/82 and Six months ending June 30, 1982/83
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	284 Banks	289 Banks June 30, 1983	291 Banks June 30, 1982	292 Banks Dec. 31, 1982	292 Banks Dec. 31,1981
CHANGE IN EQUITY CAPITAL							
1. Balance end of Previous year	10	20,090	1,255,449	1,275,549	1,214,472	1,212,459	1,143,822
2. Adjustments			1,346	1,346	(1,311)	445	675
3. Azjusted balance end of previous year		20,090	1,256,795	1,276,895	1,213,161	1,212,904	1,144,497
4. Net Income (loss)		865	68,797	69,662	47,573	90,874	99,383
5. Sale, conversions acquisition, or retirement of capital:							
(a) Transactions with holding company, etc			1,365	1,365	7,178	102	921
(b) Other			(89)	(89)	(1,142)	(1,105)	3,959
6. Changes incident to mergers, etc			516	516	2,068	17,334	893
7. Less: Cash dividends declared on common stock			(17,441)	(17,441)	(15,784)	(40,483)	(37,272)
8. Less: Cash dividends declared on preferred stock			(129)	(129)	(109)	(211)	(120)
9. Other increases (decreases)		(120)	2,342	2,222	(279)	1,945	2,211
10. Balance end of current period	10	20.835	1,312,156	1,333,001	1,252,666	1,281,360	1,214,472

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule B

SCHEDULE B—CHANGE IN THE STATUS OF BANKS

July 1, 1982 to June 30, 1983

Name of Bank	Location	Date	Capital	Remarks
		Part I—New Banks		
"Bartholomew County Bank"	Columbus	7-16-82		"Interim" bank utilized in the corporate reorganization of Columbus Bank & Trust Company, Columbus, Bartholomew County, Indiana.
"Lincolnland Service Bank"	Dale	12-29-82		"Interim" bank utilized in the corporate reorganization of The Dale State Bank, Dale, Spencer County, Indiana.
"The Blackford Bank"	Dunkirk	6-7-83		"Interim" bank utilized in the corporate reorganization of First State Bank of Dunkirk, Dunkirk, Jay County, Indiana.
"Lancer Bank"	Edinburg	10-6-82		"Interim" bank utilized in the corporate reorganization of The Edinburg State Bank, Edinburg, Johnson County, Indiana.
"French Lick Service Bank"	French Lick	11-23-82		"Interim" bank utilized in the corporate reorganization of Springs Valley Bank & Trust Company, French Lick, Orange County, Indiana.
"Hancock State Bank"	Willow Branch	4-12-82		"Interim" bank utilized in the corporate reorganization of Hancock Bank & Trust Company, Greenfield, Hancock County, Indiana.
"UBT Bank and Trust Company"	Greensburg	5-18-83		"Interim" bank utilized in the corporate reorganization of Union Bank & Trust Company Greensburg, Decatur County, Indiana.
"Huntington Bank"	Roanoke	10-25-82		"Interim" bank utilized in the corporate reorganization of Community State Bank, Huntington, Huntington County, Indiana.
"GAB Bank"	Jasper	1-4-83		"Interim" bank utilized in the corporate reorganization of The German American Bank, Jasper, Dubois County, Indiana.
"C.F.C. Service Bank"	Jeffersonville	1-18-83		"Interim" bank utilized in the corporate reorganization of Clark County State Bank, Jeffersonville, Clark County, Indiana.
"New Bank"	Logansport	6-30-83		"Interim" bank utilized in the corporate reorganization of The Farmers & Merchants State Bank, Logansport, Cass County, Indiana.
"Bank of Michigan City"	Michigan City	7-21-82		"Interim" bank utilized in the corporate reorganization of Citizens Bank of Michigan City, Michigan City, LaPorte County, Indiana.

SCHEDULE A—Continued

Part IV—Comparative Balance Sheet Operating Ratios
as of June 30, 1983

	1 Private Bank	4 Savings Banks	284 Banks	289 Banks June 30, 1983	291 Banks June 30, 1982	292 Banks Dec. 31, 1982	292 Banks Dec. 31,1981
Demands deposits/total deposits	None	4.09%	15.07%	14.85%	16.2%	16.35%	18.3%
Time deposits/total deposits		95.91%	84.93%	85.15%	83.2%	83.65%	81.76%
Cash & due from banks/total deposits		4.94%	8.85%	8.77%	9.1%	9.36%	8.4%
Cash, U.S. Govt. & Fed Agencies/total deposits		39.45%	34.69%	34.79%	31.1%	31.30%	29.3%
Total loans/total deposits		59.89%	57.38%	57.43%	61.5%	58.75%	60.8%
Capital account/total deposits		6.88%	9.08%	9.04%	9.3%	8.97%	9.0%
Fixed assets/total capital		31.39%	22.60%	22.74%	23.2%	23.02%	23.0%
Borrowed funds/total capital		3.14%	11.76%	11.62%	6.8%	8.09%	5.1%
Capital account/total loans		11.66%	15.83%	15.74%	14.8%	15.27%	14.9%
Capital account/total assets		6.33%	7.95%	7.92%	7.9%	7.84%	7.8%
Total loans/total assets		54.59%	50.26%	50.35%	53.0%	51.39%	52.6%
Loan reserve/total loans		.87%	1.06%	1.06%	1.0%	1.00%	1.0%
Fed funds sold/capital account		51.35%	56.90%	56.81%	59.9%	78.78%	71.2%
Fed funds purchased/capital account		1.14%	27.85%	27.59%	42.6%	33.35%	41.56%

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
"J.C.B. Service Bank"	Seymour	1-8-83		"Interim" bank utilized in the corporate reorganization of Jackson County Bank, Seymour, Jackson County, Indiana.
"G.E.S. Bank"	Shipshewana	2-16-83		"Interim" bank utilized in the corporate reorganization of Shipshewana State Bank, Shipshewana, LaGrange County, Indiana.
"Owen Interim Bank"	Spencer	9-17-82		"Interim" bank utilized in the corporate reorganization of Owen County State Bank, Spencer, Owen County, Indiana.
"Wabash Service Bank"	North Manchester	2-23-83		"Interim" bank utilized in the corporate reorganization of Frances Slocum Bank & Trust Company, Wabash, Wabash County, Indiana.
"Farmers Interim Bank"	Wadesville	3-1-83		"Interim" bank utilized in the corporate reorganization of Farmers Bank & Trust Company, Wadesville, Posey County, Indiana.
"Waldron Service Bank"	Waldron	9-17-82		"Interim" bank utilized in the corporate reorganization of The State Bank of Waldron, Waldron, Shelby County, Indiana.
"LCB Bank"	Winona Lake	6-30-83		"Interim" bank utilized in the corporate reorganization of Lake City Bank, Warsaw, Kosciusko County, Indiana.
"SBW Bank"	Washington	5-18-83		"Interim" bank utilized in the corporate reorganization of The State Bank of Washington, Washington, Daviess County, Indiana.

Part II—Banks Closed

None

Part III—Branches, Authorized and Opened

Monroe County State Bank	Bloomington	6-1-83		306 East Kirkwood Avenue, Bloomington, Monroe County, Indiana.
Fidelity Bank of Indiana	Carmel	12-31-82		West Jackson Street, Cicero, Hamilton County, Indiana. (Thru merger)
Fidelity Bank of Indiana	Carmel	12-31-82		Arcadia Branch, Arcadia, Hamilton County, Indiana. (Thru merger)

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
Fidelity Bank of Indiana	Carmel	12-31-82		Corner of Adams and Walnut Streets, Atlanta, Hamilton County, Indiana. (Thru merger)
First Bank of Charlestown	Charlestown	2-3-83		On State Road 3, (within North Clark Community Hospital), Charlestown, Clark County, Indiana.
Irwin Union Bank & Trust Company	Columbus	7-12-82		On the Northwest corner of Goeller Boulevard and State Road 46, (within West Hill Shopping Center), Columbus, Bartholomew County, Indiana.
The Danville State Bank	Danville	6-27-83		2100 East Main Street, (in Plainfield Plaza East), Plainfield, Hendricks County, Indiana.
St. Joseph Valley Bank	Elkhart	10-31-82		401 South Main Street, Goshen, Elkhart County, Indiana. (Thru merger)
St. Joseph Valley Bank	Elkhart	10-31-82		1719 Lincolnway East, Goshen, Elkhart County, Indiana. (Thru merger)
St. Joseph Valley Bank	Elkhart	10-31-82		1716 Elkhart Road, Goshen, Elkhart County, Indiana. (Thru merger)
St. Joseph Valley Bank	Elkhart	10-31-82		58640 State Road 15 North, Goshen, Elkhart County, Indiana. (Thru merger)
St. Joseph Valley Bank	Elkhart	10-31-82		209 Chicago Avenue, Goshen, Elkhart County, Indiana. (Thru merger)
Morgan County Bank & Trust Company	Eminence	3-28-83		400 South Indiana Street, (in Kroger Supermarket), Village Shopping Center, Mooresville, Morgan County, Indiana.
The Peoples Savings Bank	Evansville	9-22-82		1010 West Buena Vista Road, Evansville, Vanderburgh County, Indiana.
Peoples Trust Bank	Fort Wayne	7-30-82		3101 East State Boulevard, Fort Wayne, Allen County, Indiana. (ATM)
Peoples Trust Bank	Fort Wayne	7-29-82		3901 East State Boulevard, Fort Wayne, Allen County, Indiana. (ATM)
The Farmers Bank	Frankfort	1-14-83		1951 East Wabash Street, Frankfort, Clinton County, Indiana. (ATM)
Franklin Bank & Trust Company	Franklin	8-16-82		In Greenwood Park Mall Shopping Center, Greenwood, Johnson County, Indiana.

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
Salem Bank & Trust Company	Goshen	12-6-82		23864 U.S. 33 East, Elkhart, Elkhart County, Indiana.
Grabill Bank	Grabill	9-13-82		10403 Leo Road, Fort Wayne, Allen County, Indiana.
The Hamilton Bank	Hamilton	1-27-83		On State Road 127 North, .1 mile North of the junction of 100 North, (on the Northeast corner), Angola, Steuben County, Indiana.
Citizens State Bank	Hartford City	7-12-82		Southeast corner of Huntington Street (State Road 18) and Jefferson Street, Montpelier, Blackford County, Indiana.
Bank of Highland	Highland	6-6-83		2635-169th Street, Hammond, Lake County, Indiana.
Peoples Bank & Trust Company	Indianapolis	2-14-83		6071 East 82nd Street, Indianapolis, Marion County, Indiana.
Citizens Bank & Trust	LaGrange	7-8-82		Three (3) blocks East of the intersection of Lake and Main Streets, Topeka, LaGrange County, Indiana.
American State Bank	Lawrenceburg	1-3-83		320 Importing, Aurora, Dearborn County, Indiana.
Allen County Bank & Trust Company	Leo	5-2-83		811 South Calhoun, Fort Wayne, Allen County Indiana.
American State Bank	Ligonier	2-14-83		117 North Main Street, Kendallville, Noble County, Indiana.
Peoples Trust Company	Linton	10-12-82		87 East Spring Street, Bloomfield, Greene County, Indiana.
First United Bank	Middletown	10-15-82		S.R. #36, Sulphur Springs, Henry County, Indiana (Thru merger)
Central Bank & Trust	Muncie	12-14-82		4009 North Wheeling, Muncie, Delaware County, Indiana.
The Bank of Henry County	New Castle	8-31-82		State Road 38, Across from Western Products, at the railroad crossing West of New Castle, Henry County, Indiana.
Citizens State Bank	New Castle	6-31-82		1050 Mill Street, Middletown, Henry County, Indiana.
Indiana Lawrence Bank	North Manchester	10-20-82		On County Road 200 East, on the East side of the Street, 1/4 mile North of the intersection of East Street and State Road 13, in Timbercrest Retirement Home, North Manchester, Wabash County, Indiana.
Indiana Lawrence Bank	North Manchester	1-12-83		400 West Seventh Street, (in Estelle Peabody Memorial Home), North Manchester, Wabash County, Indiana.
Union Bank & Trust Company	North Vernon	7-16-82		Northeast corner of the intersection of US #3 and US #7, North Vernon, Jennings County, Indiana.
The Ripley County Bank	Osgood	6-6-83		211 West Perry Street, Versailles, Ripley County, Indiana.

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule C

SCHEDULE C

List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Name	Location
S-631	Akron Exchange State Bank	Akron
S-749	Alexandria Banking Company	Alexandria (One Branch in City)
T-131	Commercial Bank and Trust Company	Alexandria (Branch at Anderson and one in City)
S-470	Anderson Banking Company	Anderson (Branch at Chesterfield, Edgewood, Frankton, and four in City)
S-748	Citizens Banking Company	Anderson (Seven Branches in City)
S-690	Angola State Bank	Angola (One Branch in City)
S-685	Arlington State Bank	Arlington (Branch at Circleville)
S-185	The Auburn State Bank (7)	Auburn
S-318	The Austin State Bank	Austin
S-737	Community State Bank (7)	Avilla
S-315	The Bargersville State Bank	Bargersville (Branch S.R.#37 and County Line Road, Greenwood, Smith Valley Road and one in City)
S-39	Batesville State Bank	Batesville
S-852	First Bank & Trust Company of Batesville	Batesville (Branch at Milan)
S-663	The Bath State Bank	Bath
S-866	The Stone City Bank	Bedford
S-817	Bentonville State Bank (7)	Bentonville (Branch at Everton and S.R. #44 and Co. Rd #200 and at Connersville)
S-68	First Bank of Berne (7)	Berne (One City Branch)
S-370	The Bippus State Bank	Bippus
S-273	Bloomfield State Bank	Bloomfield (Branch at Newberry, Jasonville and at Jct. S.R. #45 and S.R. #445 and one in City)
S-89	Monroe County State Bank	Bloomington (Branch at Highland Village and Two in City)
S-757	Farmers and Merchants Bank	Bluffton
T-164	Peoples Trust and Savings Bank	Boonville
S-169	The Farmers and Merchants Bank	Boswell (Branch U.S. #52 and Maddoy Road)
S-142	The First State Bank (7)	Bourbon
T-11	First Bank and Trust Company of Clay Co.	Brazil (Branch at Clay City, Prairie City and one in City)
S-514	Bremen State Bank	Bremen (One City Branch)
S-740	Community State Bank of Brook	Brook
S-222	The Farmers State Bank (7)	Brookston
T-167	Peoples Trust Company (7)	Brookville (One City Branch)
S-303	Hendricks County Bank & Trust Company (7)	Brownsburg (Branch at Plainfield and one in City)
S-282	The Citizens State Bank	Brownstown (Branch at Vallonia and Freetown)
T-196	The Peoples Bank	Brownstown (Branch at Crothersville, and outside Seymour)
S-445	First Bank of Carroll County	Burlington (Branch at Delphi and Flora)
S-276	State Bank of Burnettsville	Burnettsville
T-114	The Wayne Trust Company (7)	Cambridge City (Branch at Richmond)
S-548	The Camden State Bank	Camden (Branch at Flora)
S-863	Carmel Bank & Trust Co.	Carmel
S-862	Fidelity Bank of Indiana	Carmel (Branches at Arcadia, Atlanta, Cicero, Sheridan, South Harbour and three in City)
S-647	Union State Bank	Carmel (Branches at Home Place, Noblesville, Westfield and two in City)
S-617	State Bank of Carthage (7)	Carthage

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-631	20,050	250	8,680	1,086	459	25,450	2,427	30,760
S-749	11,515	50	5,439	672	908	18,117	1,564	20,010
T-131	9,623	92	8,328	938	630	19,478	1,931	21,708
S-470	72,271	456	109,633	10,415	3,239	180,465	17,418	208,316
S-748	62,946	1,270	37,932	6,060	7,879	96,944	8,071	117,667
S-690	22,139	25	12,426	2,137	937	37,271	3,021	40,809
S-685	10,555	130	5,425	735	671	16,776	1,200	18,447
S-185	16,151	116	39,085	3,314	388	53,498	6,353	63,193
S-318	92	-0-	726	2,230	73	3,712	1,134	4,849
S-737	9,115	92	16,184	1,126	194	23,976	2,513	26,592
S-315	28,157	183	9,210	5,091	1,414	39,463	3,077	45,107
S-39	22,204	199	16,164	1,170	494	36,681	3,884	41,308
S-852	27,605	224	40,687	1,524	629	65,721	6,340	75,934
S-663	5,804	82	5,336	440	119	10,803	1,045	12,053
S-866	9,126	158	14,928	988	223	22,395	2,811	25,527
S-817	15,269	161	3,962	808	281	21,315	2,133	23,994
S-68	41,404	453	40,289	2,357	327	80,556	7,105	89,035
S-370	7,672	58	5,470	728	209	14,013	1,394	15,409
S-273	33,377	261	29,087	3,365	1,795	62,292	5,901	69,723
S-89	54,265	734	26,432	9,362	2,251	86,748	7,812	101,349
S-757	28,766	336	21,438	2,845	106	59,914	6,695	67,381
S-164	17,297	175	32,867	3,223	519	47,731	7,994	56,486
S-169	16,414	198	15,599	1,965	303	31,996	2,571	35,416
S-142	14,748	170	14,044	718	208	33,508	4,691	38,610
T-11	43,180	312	33,430	2,639	1,320	77,483	5,542	84,529
S-514	33,039	482	11,275	2,165	1,361	48,265	2,953	52,698
S-740	7,304	62	10,318	623	111	17,442	2,281	20,030
S-222	10,138	82	4,347	389	277	16,942	1,763	18,976
T-167	16,916	148	11,894	1,438	574	30,805	3,549	35,165
S-303	20,156	96	18,265	7,598	1,132	44,354	4,021	49,773
S-282	23,286	270	7,295	1,711	840	30,437	2,606	34,194
T-196	17,176	92	11,035	2,536	820	33,227	2,878	36,693
S-445	12,495	137	4,009	974	490	20,106	1,538	21,948
S-276	5,566	53	5,151	345	165	10,566	1,386	12,139
T-114	9,552	65	9,833	956	131	17,683	2,568	22,190
S-548	15,344	163	10,967	1,343	577	27,158	1,963	30,327
S-863	11,976	114	2,228	938	1,374	14,432	1,664	16,788
S-862	53,246	456	12,187	8,974	1,838	76,360	5,824	87,126
S-647	64,392	819	33,330	5,157	1,764	103,307	7,821	115,111
S-617	4,465	35	5,168	217	38	8,716	1,395	10,111

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
First State Bank of Porter	Porter	10-28-82		429 North Calumet Road, Chesterton, Porter County, Indiana.
The Peoples Bank	Portland	7-12-82		1611 North Meridian Street, Portland, Jay County, Indiana.
State Bank of Rensselaer	Rensselaer	12-6-82		At Kellner and Front Streets, (in Tom's Supermarket), Rensselaer, Jasper County, Indiana. (ATM)
State Bank of Rensselaer	Rensselaer	6-9-83		414 South College Avenue, Rensselaer, Jasper County, Indiana.
State Bank of Rensselaer	Rensselaer	6-2-83		416 South College Avenue, in Schultz Brothers Parking Lot, (within Southside Shopping Center Parking Lot), Rensselaer, Jasper County, Indiana.
Bank of Reynolds	Reynolds	2-28-83		110 East Marion Street, Monticello, White County, Indiana.
Bank of Reynolds	Reynolds	2-28-83		229 North Main Street, Monticello, White County, Indiana.
State Exchange Bank	Roann	4-4-83		On the West side of State Highway 15 South, between Hook's Drug Store and the Holiday Inn, Wabash, Wabash County, Indiana.
St. Joseph Bank & Trust Company	South Bend	5-24-83		401 Lincolnway West, Mishawaka, St. Joseph County, Indiana.
Northern Indiana Bank & Trust Co.	Valparaiso	11-5-82		1805 East Lincolnway, (in Miller's Market, Inc.), Valparaiso, Porter County, Indiana.
Northern Indiana Bank & Trust Co.	Valparaiso	11-5-82		2839 Calumet Avenue, (in County Seat Shopping Center), Valparaiso, Porter County, Indiana.
Wabash Valley Bank	Vincennes	12-30-82		103 South Sixth Street, Vincennes, Knox County, Indiana.
The State Bank of Washington	Washington	12-20-82		106 North Spring Street, Odon, Daviess County, Indiana.
The Farmers State Bank	West College Corner	5-16-83		On the Northeast corner of Main and Campbell Streets, Liberty, Union County, Indiana.
The First Bank of Whiting	Whiting	8-13-82		1914 East Commercial Lane, Lowell, Lake County, Indiana. (Thru merger)
		Part IV—Branches Closed		
Hoosier State Bank of Indiana	Hammond	11-30-82		129th and Wicker, Cedar Lake, Lake County, Indiana.
Union Bank & Trust Company	Kokomo	10-20-82		1210 South Reed Road, Kokomo, Howard County, Indiana.
Marshall County Bank & Trust Company	Plymouth	9-10-82		1303 West Jefferson Street, Plymouth, Marshall County, Indiana.

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
The Parke State Bank	Rockville	9-15-82		On U.S. Highway 36 East, RR #1, (within the Lee Alan Bryant Health Care Facility), Rockville, Parke County, Indiana.
First Source Bank	South Bend	4-4-83		133 South Main Street, South Bend, St. Joseph County, Indiana.
St. Joseph Bank & Trust Company	South Bend	3-18-83		240 Rue de Ville, South Bend, St. Joseph County, Indiana.
		Part V—Branches Relocated		
The Fountain Trust Company	Covington	5-16-83		From: St. te Road 341 at the Northeast corner of Main and Clay Streets to State Road 341 at the Northwest corner of Main and Bever Streets, Mellott, Fountain County, Indiana.
Citizens Northern Bank	Elkhart	10-18-82		From: 2011 Mishawaka to 616 West Bristol, Elkhart, Elkhart County, Indiana.
Indianapolis Morris Plan	Indianapolis	4-11-83		From: 3748 Lafayette Road to 4618 East 38th Street, Indianapolis, Marion County, Indiana.
Indianapolis Morris Plan	Indianapolis	9-27-82		From: 8120 East Washington Street to the Southwest corner of US 40 (Washington Street) and Mittohoefer Road, Indianapolis, Marion County, Indiana.
The Campbell & Fetter Bank	Kendallville	10-1-82		From: The Northwest corner of State Road 5 and US 6 to 901 Lincolnway South, Ligonier, Noble County, Indiana.
Union Bank & Trust Company	Kokomo	5-23-83		From: 140 North Dixon Road to 1515 West Lincoln Road, Kokomo, Howard County, Indiana.
Union Bank & Trust Company	Kokomo	12-6-82		From: 140 North Dixon Road to 2405 West Jefferson Street, Kokomo, Howard County, Indiana. (ATM unit only)
American State Bank	Ligonier	11-22-82		From: North side of East Main Street (State Road 18), approximately 1/2 mile East of the intersection of Main and Orange Streets, RR #1, Albion, Noble County, Indiana.
		Part VI—Main Office Relocated		
The Bank of Henry County	New Castle	8-30-82		From: State Road 38, across from Western Products at the railroad crossing, West of New Castle to 403 Parkview, New Castle, Henry County, Indiana.

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
		Part VII—Change Name of Bank		
St. Joseph Valley Bank	Elkhart	10-31-82		To: "Midwest Commerce Banking Company"
Farmers State Bank of Henry County	Middletown	10-15-82		To: "First United Bank"
		Part VIII—Conversions		
First National Bank of Petersburg	Petersburg	8-2-82		To: "Pike County Bank," Petersburg, Pike County, Indiana.
		Part IX—Mergers		
Bloomfield State Bank	Bloomfield	11-18-82		Surviving bank is Bloomfield State Bank, Bloomfield, Green County, Indiana.
"Greene County Bank" (an "interim" bank)	Bloomfield			
Hendricks County Bank & Trust Co	Brownsburg	8-31-82		Surviving bank is Hendricks County Bank & Trust Company, Brownsburg, Hendricks County, Indiana.
"Brownsburg Service Bank" (an "interim" bank)	Brownsburg			
The Fidelity Bank of Indiana	Carmel	12-31-82		Surviving bank is The Fidelity Bank of Indiana, Carmel, Hamilton County, Indiana.
The Hamilton County Bank	Cicero			
Columbus Bank & Trust Company	Columbus	3-31-83		Surviving bank is Columbus Bank & Trust Company, Columbus, Bartholomew County, Indiana.
"Bartholomew County Bank" (an "interim" bank)	Columbus			
Bank of Western Indiana	Covington	10-29-82		Surviving bank is Bank of Western Indiana, Covington, Fountain County, Indiana.
"Bank of Covington" (an "interim" bank)	Covington			
The Commercial Bank	Crown Point	12-17-82		Surviving bank is The Commercial Bank, Crown Point, Lake County, Indiana.
"Commercial State Bank" (an "interim" bank)	Crown Point			
The Dale State Bank	Dale	3-31-83		Surviving bank is The Dale State Bank, Dale, Spencer County, Indiana.
"Lincolnland Service Bank" (an "interim" bank)	Dale			
The Edinburg State Bank	Edinburg	4-4-83		Surviving bank is The Edinburg State Bank, Edinburg, Johnson County, Indiana.
"Lancer Bank" (an "interim" bank)	Edinburg			

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
St. Joseph Valley Bank First National Bank of Goshen	Elkhart Goshen	10-31-82		Surviving bank will be known as "Midwest Commerce Banking Company," Elkhart, Elkhart County, Indiana.
Morgan County Bank & Trust Company "Mooresville Bank & Trust Company" (an "interim" bank)	Eminence Eminence	8-2-82		Surviving bank is Morgan County Bank & Trust Company, Eminence, Morgan County, Indiana.
Springs Valley Bank & Trust Company "French Lick Service Bank" (an "interim" bank)	French Lick French Lick	2-2-83		Surviving bank is Springs Valley Bank & Trust Company, French Lick, Orange County, Indiana.
Salem Bank & Trust Company "New Paris Bank" (an "interim" bank)	Goshen New Paris	7-1-82		Surviving bank is Salem Bank & Trust Company, Goshen, Elkhart County, Indiana.
Hancock Bank & Trust Company "Hancock State Bank" (an "interim" bank)	Greenfield Willow Branch	10-27-82		Surviving bank is Hancock Bank & Trust Company, Greenfield, Hancock County, Indiana.
Community State Bank "Huntington Bank" (an "interim" bank)	Huntington Roanoke	6-30-83		Surviving bank is Community State Bank, Huntington, Huntington County, Indiana.
The German American Bank "GAB Bank" (an "interim" bank)	Jasper Jasper	5-13-83		Surviving bank is The German American Bank, Jasper, Dubois County, Indiana.
Clark County State Bank "C.F.C. Service Bank" (an "interim" bank)	Jeffersonville Jeffersonville	4-29-83		Surviving bank is Clark County State Bank, Jeffersonville, Clark County, Indiana.
Citizens Bank of Michigan City "Bank of Michigan City" (an "interim" bank)	Michigan City Michigan City	12-9-82		Surviving bank is Citizens Bank of Michigan City, Michigan City, LaPorte County, Indiana.
Farmers State Bank of Henry County Union State Bank	Middletown Sulphur Springs	10-15-82		Surviving bank will be known as, "First United Bank," Middletown, Henry County, Indiana.
Citizens Bank "Bank of Morgan County" (an "interim" bank)	Mooresville Mooresville	7-1-82		Surviving bank is Citizens Bank, Mooresville Morgan County, Indiana.

SCHEDULE B—Continued

Name of Bank	Location	Date	Capital	Remarks
The Parke State Bank "The Parke County Service Bank" (an "interim" bank)	Rockville Rockville	9-30-82		Surviving bank is The Parke State Bank, Rockville, Parke County, Indiana.
The Scott County State Bank "Scottsburg Bank" (an "interim" bank)	Scottsburg Scottsburg	12-31-82		Surviving bank is The Scott County State Bank, Scottsburg, Scott County, Indiana.
Jackson County Bank "J.C.B. Service Bank" (an "interim" bank)	Seymour Seymour	4-5-83		Surviving bank is Jackson County Bank, Seymour, Jackson County, Indiana.
Owen County State Bank "Owen Interim Bank" (an "interim" bank)	Spencer Spencer	3-1-83		Surviving bank is Owen County State Bank, Spencer, Owen County, Indiana.
Vevay Deposit Bank "Bank of Switzerland County" (an "interim" bank)	Vevay Vevay	12-2-82		Surviving bank is Vevay Deposit Bank, Vevay, Switzerland County, Indiana.
Security Bank & Trust Company "SBT Bank" (an "interim" bank)	Vincennes Vincennes	7-30-82		Surviving bank is Security Bank & Trust Company, Vincennes, Knox County, Indiana.
The First Bank of Whiting South Lake National Bank	Whiting Lowell	8-13-82		Surviving bank will be known as "The First Bank of Whiting," Whiting, Lake County, Indiana.

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1963

Part I—Operating Banks

Charter No.	Name	Location
S-842	Chandler State Bank	Chandler
S-754	First Bank of Charlestown (8)	Charlestown (Three City Branches)
S-861	Madison County Bank & Trust	Chesterfield (Branch north of Anderson)
S-339	Chesterton State Bank (7)	Chesterton (Branch at South Haven, two in Portage and three in City)
S-260	Chrisney State Bank	Chrisney
S-696	Churubusco State Bank	Churubusco
S-850	Clinton State Bank	Clinton
S-86	The Farmers Loan and Trust Company (7)	Columbia City (Branch at South Whitley)
S-869	Columbus Bank and Trust Company	Columbus (Two City Branches)
T-738	Irwin Union Bank and Trust Company	Columbus (Branch at Hope, Taylorsville, and six in City)
S-253	The Central State Bank (7)	Connersville (Two Branches in City)
T-34	Fayette Bank and Trust Company(7)	Connersville (Four Branches in City)
S-612	The Corydon State Bank	Corydon (Branch at New Salisbury and Jct. S.R. #62 and S.R. #135)
T-213	Old Capital Bank and Trust Company	Corydon (Branch at New Salisbury two in Town)
S-874	Bank of Western Indiana	Covington (Two City Branches)
T-53	The Fountain Trust Company	Covington (Branch at Kingman, Mellott, Attica and one in City)
T-227	Elston Bank and Trust Company	Crawfordsville (Branch at Waveland, Waynetown and three in City)
S-837	The Cromwell State Bank	Cromwell (Branch near Ligonier)
S-108	The Commerical Bank	Crown Point (Branch at Independence Hill)
T-264	Lake County Trust Company (1)	Crown Point
S-802	The State Exchange Bank	Culver (Branch at Argos and Plymouth)
S-351	The Cynthiana State Bank	Cynthiana (Branch at St. Wendell)
S-351	The Dale State Bank	Dale (Branch at Grandview and Hatfield)
S-190	The Danville State Bank	Danville (Branch at Avon, Clayton, Plainfield and two in City)
S-259	Farmers and Merchants State Bank	Darlington
S-851	Decatur Bank and Trust Company	Decatur (Two City Branches)
S-731	The First State Bank of Decatur (7)	Decatur (Two City Branches)
T-259	Union Bank and Trust Company	Delphi
S-821	Demotte State Bank (7)	Demotte (One City Branch)
S-122	First State Bank of Dunkirk	Dunkirk
S-340	Dupont State Bank	Dupont
S-793	The Edinburg State Bank	Edinburg (Branch at New Whiteland and near Franklin)
S-229	The Elberfield State Bank (8)	Elberfield
S-865	Citizens Northern Bank	Elkhart
S-12	Midwest Commerce Banking Company (7)	Elkhart (Branch at Nappanee and eighteen in City and five in Goshen)
S-202	The Peoples State Bank	Elletsville (Branch at NW corner S.R. #37 and S.R. #46)
S-761	Security Bank	Elwood (Branch at Huntsville, Prosperity and two in City)
S-449	Morgan County Bank & Trust Company	Eminence (Branch S.R. #67 and Hadley Road) and at Mooresville
S-673	English State Bank (8)	English (Branch at Leavenworth and one in City)
S-777	The Etna Bank (7)	Etna Green (Branch at Atwood)
S-367	The Citizens State Bank of Fairmount	Fairmount
S-209	The Fairmount State Bank (7)	Fairmount

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1963

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-542	6,329	49	4,670	1,031	103	13,168	1,417	14,790
S-754	29,623	525	18,062	1,623	1,196	45,335	4,031	51,019
S-961	7,105	58	1,997	929	483	9,871	1,167	11,134
S-339	54,592	456	14,199	10,447	2,072	76,099	5,956	84,214
S-280	6,988	96	6,167	406	122	13,785	1,457	15,567
S-696	29,524	350	15,927	1,649	1,200	45,196	3,961	50,832
S-850	14,936	232	19,386	1,016	365	35,489	4,559	40,407
S-86	17,814	228	24,575	4,105	321	45,877	5,830	52,154
S-869	21,795	181	8,331	8,606	932	38,492	2,840	43,589
T-738	123,497	1,185	37,693	45,093	4,372	201,649	15,446	239,383
S-263	31,050	344	17,223	4,288	1,059	49,760	4,764	62,010
T-34	24,755	204	35,639	2,608	1,041	58,208	4,541	65,406
S-612	30,833	274	16,707	2,228	1,575	47,861	4,557	54,050
T-213	73,678	598	29,332	3,851	1,216	104,087	8,709	115,406
S-874	16,481	156	8,420	1,375	827	25,867	1,943	28,253
T-53	17,984	103	37,706	3,144	1,487	55,292	8,348	64,601
T-227	62,694	536	52,895	4,584	1,406	107,149	11,716	124,004
S-837	12,215	93	4,307	646	751	18,762	1,870	20,931
S-108	30,573	378	31,606	6,439	2,153	64,443	7,834	76,233
T-264	None	None	505	7	1	None	512	550
S-802	82,548	1,263	16,742	3,590	2,742	105,794	5,220	112,798
S-232	10,162	119	9,821	1,084	182	22,078	1,652	25,019
S-351	18,851	173	23,410	2,141	876	42,787	3,923	47,845
S-190	30,345	352	23,896	4,729	1,721	48,370	4,652	62,901
S-259	2,832	18	1,069	382	88	4,057	590	4,875
S-851	19,429	169	6,386	1,950	580	28,224	2,257	31,386
S-731	48,586	718	51,585	3,884	1,749	95,717	7,720	108,346
T-259	34,536	329	14,559	8,416	360	53,333	8,206	62,344
S-821	18,110	173	24,785	1,784	788	36,311	4,432	47,022
S-122	11,662	102	8,079	1,406	437	20,482	1,933	23,037
S-340	6,066	76	1,477	186	203	7,705	1,016	8,892
S-793	17,114	160	5,217	2,267	1,178	24,757	2,209	27,424
S-229	9,235	81	12,523	1,007	384	22,325	2,501	24,835
S-865	20,174	183	10,554	5,519	921	33,450	2,397	38,056
S-12	253,117	2,970	91,678	80,870	9,772	401,637	32,979	485,731
S-202	15,320	78	5,787	1,886	815	23,050	1,281	25,240
S-761	16,982	115	11,826	1,810	936	32,391	3,410	36,316
S-449	12,257	127	3,893	1,515	390	19,194	1,927	21,376
S-673	12,830	155	14,051	758	292	25,898	3,178	29,670
S-777	13,831	125	7,719	672	356	20,916	2,682	23,827
S-367	8,827	80	5,854	532	258	14,897	1,196	16,093
S-309	17,340	286	8,776	2,437	266	25,288	3,679	29,288

SCHEDULE C—Continued

List of Indiana State Banks as of June 30, 1963

Part I—Operating Banks

Charter No.	Name	Location
S-790	People State Bank	Farmersburg (Branch at Fairbanks and Shelburn)
S-867	Farmers & Merchants Bank	Fort Branch
S-82[illegible]	Anthony Wayne Bank	Fort Wayne (Branch at New Haven and thirteen in City)
T-212	Indiana Bank & Trust Company of Fort Wayne	Fort Wayne (Branch at New Haven and twenty-one in City)
T-47	Peoples Trust Bank	Fort Wayne (Branch at Waynedale, New Haven and twenty-three in City)
S-750	Fowler State Bank	Fowler (One City Branch)
S-725	Peoples State Bank of Francesville	Francesville
S-307	The Francisco State Bank	Francisco
T-189	Clinton County Bank and Trust Company	Frankfort (Branch at Colfax, Rossville, Scircleville, and two in City)
S-10	The Farmers Bank	Frankfort (Branch at Kirklin, Michigantown, Mulberry and three in City)
T-142	Franklin Bank and Trust Company	Franklin (Branches at Whiteland, two in Greenwood, Ninevah and three in City)
T-137	Union Bank and Trust Company	Franklin (Branch at Smith Valley, Trafalgar and three in City)
S-878	Springs Valley Bank & Trust Company	French Lick (Branch at West Baden and one in City)
S-398	The Friendship State Bank (7)	Friendship
S-88	The Garrett State Bank (7)	Garrett
S-734	First Valley Bank	Gas City (Branch at Jonesboro, Marion and one in City)
S-107	Bank of Geneva (7)	Geneva (Branch at Monroe and near Berne)
S-742	Goodland State Bank	Goodland
T-26	Salem Bank and Trust Company	Goshen (Branch at Millersburg, New Paris, Elkhart, Wakarusa and three in City)
S-824	Grabill Bank	Grabill (Branch at Harlan and Fort Wayne)
T-151	First Citizens Bank and Trust Company (7)	Greencastle (One City Branch)
S-808	Greenfield Bank Company	Greenfield (Branch at Fortville, Cumberland and two in City)
S-634	Hancock Bank and Trust Company	Greenfield (Branch at Mohawk, McCordsville, Willow Branch and two in City)
S-857	Decatur County Bank	Greensburg
T-70	Union Bank and Trust Company of Greensburg	Greensburg (Branch at Clarksburg, Westport and three in City)
S-155	State Bank of Greentown	Greentown
S-30	The Hamilton Bank	Hamilton (Branch at Angola)
S-380	The Hamlet State Bank	Hamlet (Branch near Knox)
S-828	Hoosier State Bank	Hammond (Branch at Merrillville, Hobart, Hessville, Munster, Schererville, and four in City and Calumet Twp)
S-16	The Citizens State Bank	Hartford City (Two City Branches) and one at Montpelier
S-765	Haubstadt State Bank	Haubstadt
S-856	Bank of Highland	Highland (Two City Branches) and one at Hammond
S-361	The Hillsboro State Bank	Hillsboro (Branch near Covington and at Kingman)
S-603	State Bank of Lima (7)	Howe
S-840	Community State Bank	Huntington (One City Branch and at Ronanoke)
S-129	Peoples Bank and Trust Company	Indianapolis (Eleven Branches in City)

SCHEDULE C—Continued

List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-790	5,734	65	21,192	2,867	196	28,739	3,804	32,952
S-867	16,316	234	15,802	1,068	367	34,196	3,392	38,564
S-625	109,355	1,370	44,704	14,201	9,557	172,196	12,906	200,444
T-212	233,923	2,853	75,275	48,507	6,552	331,392	24,161	377,709
T-47	194,001	2,227	131,102	25,103	6,796	307,472	20,949	369,679
S-750	22,413	520	25,979	1,496	354	41,824	4,853	51,050
S-725	13,964	142	11,714	1,380	177	24,447	2,547	27,947
S-907	3,322	28	3,865	1,123	225	9,055	1,006	10,061
T-189	40,347	496	52,527	2,809	2,182	94,674	8,413	106,781
S-10	65,598	737	52,637	6,221	4,405	117,630	11,333	135,552
T-142	69,150	617	50,802	4,612	3,935	136,665	9,203	136,665
T-137	32,451	321	39,608	3,764	2,570	75,212	5,147	82,102
S-878	36,005	359	23,902	3,190	1,007	62,330	5,427	68,952
S-998	8,858	104	6,268	575	145	14,280	1,736	16,407
S-88	10,979	108	12,359	4,888	593	26,709	2,399	29,476
S-734	10,590	94	5,845	1,569	617	21,221	2,408	21,221
S-107	31,312	55	7,617	1,002	1,064	38,996	3,209	43,051
S-742	11,030	27	4,398	3,557	476	18,443	1,651	20,849
T-26	109,009	935	49,129	26,194	4,335	173,456	15,223	198,174
S-824	23,207	315	15,282	3,176	1,495	38,508	4,088	44,218
T-151	30,016	196	15,764	2,962	608	49,111	3,788	53,390
S-808	56,902	707	35,646	4,447	2,002	97,280	9,202	109,809
S-634	37,274	317	16,519	5,112	1,876	58,718	5,405	65,574
S-857	30,834	378	21,390	2,380	821	59,409	4,290	64,937
T-70	58,595	967	37,732	4,258	3,898	101,852	3,246	108,164
S-155	14,672	172	15,468	908	814	28,590	3,228	32,425
S-30	7,584	72	4,762	779	374	13,527	1,111	14,774
S-380	12,126	165	10,404	1,051	391	24,561	2,562	27,410
S-828	62,068	762	49,547	11,835	1,184	116,736	5,628	136,538
S-16	21,427	210	21,442	3,162	1,670	44,053	4,008	48,997
S-755	15,584	272	10,572	2,461	556	28,066	2,415	31,338
S-856	42,036	394	36,173	16,830	1,970	90,693	7,278	98,420
S-361	13,576	145	4,550	866	539	19,419	1,842	21,506
S-603	10,516	111	11,938	943	472	22,878	1,987	25,431
S-840	21,305	89	28,636	4,727	782	49,135	4,074	57,346
S-129	57,409	619	56,636	37,829	4,816	141,750	14,841	164,669

SCHEDULE C—Continued

List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Name	Location
S-848	Bank of Ireland	Ireland
S-26	The Dubois County Bank	Jasper (Branch at Ferdinand, Celestin, Saint Anthony, Hayesville and Three in City)
S-363	The German American Bank	Jasper (Branch at Dubois, Ferdinand and three in City)
S-875	Jasper State Bank	Jasper
T-90	Citizens Bank and Trust Company	Jeffersonville (Branch at Hamburg, Youngstown, there in Clarksville and one in City)
T-800	The Clark County State Bank	Jeffersonville (Branch at Clarksville and three in City)
S-838	The Campbell and Fetter Bank	Kendallville (One City Branch)
S-847	The Kendalville Bank and Trust Company	Kendallville
S-411	Kentland Bank	Kentland (Branch at Lake Village and Roselawn)
T-252	Farmers Bank and Trust Company	Knox (Branch at Base Lake and one in City)
T-247	Union Bank and Trust Company	Kokomo (Five Branches in City)
T-7	Lafayette Bank and Trust Company	Lafayette (Branch at West Lafayette and three in City)
S-796	La Fontaine Bank	La Fontaine
S-868	Citizens Bank and Trust Company	LaGrange (Branch at Topeka)
S-465	Farmers State Bank	LaGrange (Branch at Stroh, Topeka and Wolcottville)
S-347	The Farmers State Bank	Lanesville (Branch at Elizabeth)
S-789	Farmers and Merchants Bank	Laotto
S-463	Farmers State Bank	Lapaz (Branch outside Bremen)
S-223	The State Bank of Lapel	Lapel (Branch in Edgewood and S.R. #9 and #109)
T-257	LaPorte Bank and Trust Company	LaPorte (Branch at Union Mills and two in City)
S-233	American State Bank	Lawrenceburg (One City Branch and at Aurora)
S-373	The Boone County State Bank	Lebanon (Branch at Advance, near Thorntown, Jamestown, U.S. #421 and S.R. #334 and two in City)
T-12	Citizens Bank and Trust Company of Lebanon	Lebanon (Branch at Whitestown and one in City)
S-302	Peoples State Bank	Leesburg
S-658	Allen County Bank and Trust	Leo (Three Branches at Fort Wayne and one at Huntertown)
S-766	American State Bank	Ligonier (Branch at Wolflake, Kendallville and one in City)
S-803	Linden State Bank(7)	Linden (Branch at New Richmond)
T-206	Peoples Trust Company of Linton	Linton (Branch at Jasonville, Switz City, Bloomfield, Lyons and one in City)
S-582	State Bank of Liston	Liston (Branch at Pittsboro and outside Brownsburg)
S-296	The Farmers and Merchants State Bank	Logansport (Three Branches in City)
S-712	The Union Bank	Loogootee
S-392	Farmers State Bank	Losantville
S-474	Citizens Banking Company	Lynn
S-872	First Bank of Madison	Madison (One City Branch and Branch at Hanover)
T-56	The Madison Bank and Trust Company	Madison (Branch at Hanover, North Madison and two in City)

SCHEDULE C—Continued

List of Indiana State Banks as of June 30, 1963

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-848	5,666	67	6,726	147	104	12,168	1,311	13,699
S-26	95,415	1,489	53,150	15,492	8,167	168,903	14,369	188,414
S-313	85,490	1,066	38,280	6,109	2,905	131,581	10,511	147,549
S-875	11,997	115	7,310	531	625	21,097	1,960	23,497
T-90	85,693	817	55,061	8,712	4,666	139,622	11,781	158,105
T-800	44,395	659	33,561	11,780	1,743	85,428	7,724	95,857
S-838	24,857	285	19,834	3,114	929	45,393	3,268	50,468
S-847	20,794	304	14,938	2,359	690	37,666	3,181	42,159
S-411	39,259	545	19,325	4,816	2,036	59,236	5,327	66,246
T-252	15,022	225	20,188	1,610	529	33,897	2,896	38,016
T-257	76,649	1,152	105,900	34,531	7,760	191,322	17,813	235,010
T-7	104,732	966	48,202	12,482	2,115	151,210	15,102	172,286
S-796	4,682	49	5,354	728	150	10,545	1,242	12,136
S-868	9,032	111	1,445	989	645	12,286	707	13,212
S-485	33,514	306	30,415	5,224	1,111	66,597	5,777	73,633
S-347	7,198	78	5,451	507	281	12,432	1,380	14,037
S-789	8,733	41	6,077	733	164	14,457	1,639	16,485
S-463	23,251	233	12,371	2,680	203	37,456	4,011	42,003
S-223	16,601	326	2,698	958	753	19,914	1,207	21,491
T-257	59,595	463	37,114	8,732	2,139	94,946	6,733	109,437
S-233	9,154	73	6,590	1,756	1,030	16,626	1,180	18,833
S-373	50,827	597	36,412	3,687	5,491	89,057	8,031	101,893
T-12	13,360	259	12,415	1,733	897	28,602	2,704	31,722
S-302	18,994	196	7,734	1,899	438	27,041	2,252	29,693
S-858	9,158	120	1,358	486	1,316	12,366	1,352	13,856
S-766	26,511	275	23,685	2,833	1,804	49,079	3,713	55,462
S-803	8,291	21	7,569	675	296	16,798	1,499	18,734
T-206	23,932	185	63,775	3,185	1,034	87,300	7,622	96,349
S-582	28,690	423	21,025	2,594	1,185	51,410	3,153	55,395
S-298	35,324	297	21,850	4,775	1,806	59,264	4,387	67,983
S-712	14,870	163	17,301	789	549	29,084	4,523	34,629
S-592	5,710	55	1,000	385	23	8,268	1,035	9,366
S-474	10,156	102	8,625	1,589	442	22,627	1,569	24,844
S-872	61,514	451	35,419	4,917	2,705	100,190	10,298	111,725
T-56	25,410	321	3,690	2,468	1,840	32,551	2,638	35,362

SCHED_LE C—Continued
List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Name	Location
S-785	Marengo State Bank	Marengo (Branch at Carefree)
S-876	American Bank & Trust Company	Marion (Three City Branches)
S-836	State Bank of Markle	Markle
S-782	Citizens State Bank	Marshall
T-262	Indiana Bank and Trust Company	Martinsville (Branch at Paragon and one in City)
S-762	State Bank of Medora	Medora
S-584	Farmers State Bank	Mentone (Branch at Burket and outside Warsaw)
S-873	Merrillville Bank and Trust Company	Merrillville
S-32	Citizens Bank of Michigan City	Michigan City (Branch at LaCRosse, Rolling Prairie, Trail Creek, Westville and three in City)
S-864	Lakeshore Bank & Trust Co.	Michigan City
S-354	First State Bank of Middlebury	Middlebury
S-19	First United Bank	Middletown (Two Branches in City and at Mooreland and Sulphur Springs)
S-576	Valley Bank and Trust Company	Mishawaka (Branch in Osceola and eight in City)
S-778	The Bank of Mitchell	Mitchell (One City Branch)
S-753	State and Savings Bank	Monticello (Branch at Monon and one City Branch)
S-816	The Bank of Montpelier	Montpelier
S-738	Citizens Bank	Mooresville (Branch at Brooklyn, Monrovia and two in City)
S-713	First State Bank	Morgantown
S-747	Morocco State Bank	Morocco
T-92	Peoples Bank and Trust Company	Mount Vernon
S-325	Central Bank and Trust	Muncie (Branch at Daleville, Gaton and two in City)
T-263	Industrial Trust and Savings Bank	Muncie (Branch at Yorktown, Albany and three in City)
S-176	The Napelon State Bank	Napoleon (Branch at Holton)
S-203	The Nashville State Bank	Nashville (One City Branch)
S-278	The Floyd County Bank	New Albany (Branch at University Plaza, Edwardsville, Galena and two in City)
T-62	Mutual Trust and Deposit Company	New Albany (Branch at Floyds Knobs outside New Albany and four in City)
S-870	Union Bank and Trust Company	New Albany (Branch at Georgetown and four in City)
S-871	Southern Indiana Bank and Trust Company	Newburgh (Branch at Boonville)
S-3	Citizens State Bank of New Castle	New Castle (Branch at Lewisville, Middletown, Mt. Summit, Spiceland and five in City)
S-547	The Bank of Henry County	New Castle (Westside) (Branches at Kennard, Shirley and one in City)
S-764	The New Palestine State Bank	New Palestine (Branch at Gem)
S-204	The Citizens State Bank	Newport (Branch at Clinton and Cayuga)
S-563	Farmers State Bank	New Ross
S-295	The New Washington State Bank	New Washington (Branch at Henryville)
T-30	Wainwright Bank and Trust Company	Noblesville (Branch at Fishers, Cicero and two in City)
S-638	American State Bank	North Judson (Branch at Koontz Lake)
S-823	Community State Bank	North Liberty
T-244	Indiana Lawrence Bank and Trust Company	North Manchester (Three City Branches)
S-644	The North Salem State Bank	North Salem

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1982

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-785	8,896	66	1,892	711	299	11,249	1,166	12,669
S-876	47,077	409	24,397	33,817	1,485	93,212	9,784	115,199
S-836	12,812	129	8,343	1,818	242	21,543	2,181	24,104
S-782	7,707	119	5,643	702	191	12,592	1,790	14,625
T-262	23,895	260	12,305	1,928	1,400	43,942	3,634	48,353
S-762	7,333	78	3,987	369	246	11,801	917	13,020
S-584	10,960	108	8,520	1,865	1,069	31,509	2,853	35,695
S-673	8,998	90	2,595	1,966	796	14,322	1,315	16,046
S-32	78,831	858	37,414	21,724	3,794	135,935	11,276	149,552
S-864	13,887	198	2,650	1,782	1,170	17,948	929	20,318
S-354	22,408	295	11,995	3,840	716	37,758	3,596	43,985
S-19	25,304	229	7,474	2,510	1,290	37,286	2,960	40,675
S-576	91,041	745	36,710	16,162	8,108	133,071	10,766	159,597
S-778	10,302	140	13,816	1,571	222	25,155	1,962	27,464
S-753	43,476	375	26,858	4,808	938	69,904	4,902	79,404
S-816	12,229	101	6,273	917	432	19,342	1,540	21,107
S-738	33,379	411	18,278	4,676	2,069	54,391	5,139	60,558
S-713	6,775	64	2,939	9,137	377	17,804	2,015	19,820
S-747	11,653	202	5,716	2,564	415	18,468	2,306	21,418
T-92	35,121	304	32,281	1,939	279	61,376	8,425	71,509
S-325	23,724	227	11,785	2,783	1,043	38,802	3,970	43,133
T-263	74,192	265	26,851	18,673	7,245	110,508	8,355	128,976
S-176	19,703	100	207	930	547	23,848	1,682	26,061
S-203	15,555	210	6,469	2,475	398	24,798	2,387	27,580
S-278	42,310	480	22,300	8,254	2,368	74,509	6,402	82,504
T-62	53,401	578	24,699	6,037	3,885	84,134	4,301	89,815
S-870	48,024	548	64,588	5,747	3,176	113,162	9,847	124,834
S-871	6,604	27	742	628	1,607	10,223	1,110	11,410
S-547	37,314	453	34,870	6,265	2,660	80,557	9,075	92,419
S-547	14,520	150	3,544	1,855	978	21,697	1,434	23,376
S-784	21,285	150	9,593	1,333	906	33,521	2,676	36,705
S-204	11,896	299	26,187	2,428	656	36,680	7,923	44,993
S-563	2,990	12	3,468	315	34	5,944	1,244	7,195
S-295	17,949	184	10,631	1,380	802	30,704	2,705	33,983
T-30	26,103	371	18,469	2,494	2,516	47,150	3,274	53,506
S-638	16,015	140	17,400	1,721	724	34,022	3,129	37,640
S-823	6,746	44	7,136	617	115	14,184	1,386	15,905
T-244	41,770	370	24,748	2,177	926	64,296	6,138	72,872
S-644	5,555	53	2,716	249	271	8,034	1,418	9,464

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Name	Location
T-254	Union Bank and Trust Company	North Vernon (Branch at Commiskey and three in City)
S-860	First Bank & Trust Company	Oakland City
S-813	The Farmers and Merchants State Bank	Oldenburg (Branch at Laurel)
S-758	The Bank of Orleans	Orleans
S-28	The Ripley County Bank (7)	Osgood (Branch at Versailles)
S-402	Ossian State Bank	Ossian
S-183	The Otwell State Bank	Otwell
S-146	State Bank of Oxford	Oxford (Branch at Otterbein)
S-806	Harrison County Bank	Palmyra (Branch at Crandall)
S-58	Orange County Bank	Paoli (One Branch in City)
S-413	The Parker Banking Company	Parker (One Branch in City)
S-220	Pendleton Banking Company	Pendleton (Branch at Markleville, Ingalls and one in City)
T-57	The Peru Trust Company	Peru (Branch at Mexico and Grissom A.F.B. and five in City)
T-59	Wabash Valley Bank and Trust Company	Peru (Branch at Bunker Hill, Denver and four in City)
S-830	Pike County Bank	Petersburg
S-5	The Citizens State Bank of Petersburg (8)	Petersburg (Branch outside City)
S-822	Pierceton State Bank (7)	Pierceton
T-99	The Marshall County Bank and Trust Company	Plymouth (Branch at Argos and one in City)
S-787	The Poland State Bank	Poland (Branch at Billville)
S-570	First State Bank of Porter (7)	Porter (Branch at Pines and Chesterton)
S-814	The Citizens Bank of Portland	Portland (Branch at Pennville and one in City)
S-1	The People Bank	Portland (Branch at Redkey and two in City)
S-157	Gibson County Bank	Princeton (Branch at Hazleton and one City Branch)
S-311	State Bank of Remington	Remington
S-192	State Bank of Rensselaer	Rensselaer (Branch at Wheatfield, De-Motte and three in City)
S-440	Bank of Reynolds (7)	Reynolds (Branch at Chalmers and two in Monticello)
S-123	Rising Sun State Bank	Rising Sun
T-255	Tri-County Bank & Trust Company	Roachdale (Branch at Bainbridge and Russellville)
S-480	State Exchange Bank	Roann (Branch at Wabash)
S-791	Farmers and Merchants Bank of Rochester	Rochester (Branch at Kewanna, near Macy, and one in City)
S-609	Leiters Ford State Bank	Rochester (Branch at Kewanna, Leiters Ford and one in City)
S-46	Farmers State Bank	Rockport (Branch at Reo)
S-96	The Parke State Bank	Rockville (Branch at Montezuma, Rosedale and one in City)
S-723	Community State Bank	Royal Center
S-736	Farmers-Citizens State Bank	Salem (Branches at Campbellsville, Pekin and two in City)
S-809	The State Bank of Salem (8)	Salem (Branch at Hardinsburg)
S-841	San Pierre State Bank	San Pierre (Branch near North Judson)
S-280	Spencer County Bank	Santa Claus (Branch at Richland and St. Meinrad)
S-177	The Saratoga State Bank	Saratoga
S-53	The Scott County State Bank (8)	Scottsburg (One City Branch)

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
T-254	17,290	39	25,435	2,443	786	42,478	4,462	47,467
S-860	11,076	100	14,366	711	807	25,856	2,420	28,770
S-813	4,436	33	1,707	255	186	6,371	580	6,951
S-758	18,407	200	14,259	1,282	1,014	33,886	2,782	37,330
S-28	27,087	358	13,380	1,668	934	42,494	5,024	48,485
S-402	17,764	173	12,726	953	706	30,747	2,922	34,424
S-183	4,657	46	3,770	816	210	8,734	876	9,642
S-146	14,064	132	19,896	670	405	32,332	3,970	36,834
S-806	12,072	112	11,043	1,106	96	22,127	2,558	25,055
S-58	18,646	242	24,413	1,249	935	42,554	3,848	47,384
S-413	7,985	112	5,539	940	578	15,168	1,486	16,807
S-220	25,335	106	9,013	2,186	1,800	33,653	3,542	39,195
T-57	46,662	343	24,425	11,964	1,256	75,167	5,244	86,398
T-59	48,124	269	24,973	14,893	1,271	80,755	6,763	94,273
S-880	13,177	123	10,777	927	658	24,061	2,005	27,579
S-5	20,478	242	16,712	1,923	702	42,456	4,976	48,028
S-822	12,706	92	9,163	700	98	21,780	2,442	24,574
T-93	55,254	593	25,150	3,756	2,080	81,098	5,609	89,538
S-787	10,959	79	549	546	472	14,078	1,349	15,565
S-570	11,073	111	11,270	1,720	565	22,027	2,676	25,036
S-814	27,546	234	6,722	3,606	971	35,317	3,084	41,465
S-1	51,131	424	33,332	3,097	3,019	82,165	6,983	91,968
S-157	27,181	183	32,921	2,578	620	59,549	5,242	65,793
S-311	9,887	44	10,910	688	93	21,711	2,074	24,136
S-192	20,202	223	29,108	3,591	990	50,036	4,177	55,497
S-440	21,631	204	8,923	1,333	967	34,664	3,232	38,615
S-123	9,679	81	7,725	594	339	18,338	1,952	20,582
T-255	21,694	220	10,864	1,152	674	31,793	3,496	35,776
S-480	15,314	171	3,738	955	1,553	19,666	1,774	22,676
S-791	27,035	219	17,398	1,412	1,029	45,115	3,597	59,382
S-609	15,099	161	2,269	917	675	19,544	1,111	20,735
S-46	9,176	25	9,768	1,132	340	19,662	2,319	22,242
S-96	24,583	242	14,338	1,497	1,381	38,827	4,057	43,652
S-723	15,663	144	15,520	1,997	271	31,352	3,297	35,089
S-736	30,147	445	45,163	5,893	317	74,132	9,972	85,229
S-809	27,217	317	16,992	1,310	586	43,125	5,102	48,761
S-841	2,262	11	5,094	719	502	18,788	1,550	20,514
S-280	15,353	25	6,869	1,153	776	24,317	2,384	27,318
S-177	5,893	79	6,159	364	271	12,026	1,208	13,500
S-53	31,134	47[illegible]	13,600	2,228	1,236	44,656	4,180	53,114

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Name	Location
S-313	Indiana Southern Bank (8)	Sellersburg (Branch at Borden, Hamburg and north of Jeffersonville)
T-21	Jackson County Bank	Seymour (Two City Branches)
S-443	American State Bank of Sheridan	Sheridan
S-792	Shipshewana State Bank	Shipshewana (Branch near LaGrange, near Wolcottville and at Topeka)
S-29	The Martin County Bank	Shoals (Branch at Crane)
T-217	First Source Bank (7)	South Bend (Branch at Roseland, Walkerton, Osceola, Granger and fifteen in City)
T-260	St. Joseph Bank and Trust Company	South Bend (Branch at Roseland, Lakeville, two in Mishawaka and twelve in City)
T-733	Western State Bank	South Bend
S-643	Greensfork Township State Bank	Spartanburg (P.O. Lynn, Ind.)
S-711	First Bank and Trust Company	Speedway (Branch at Beech Grove, Clermont, six in Indianapolis and one in City)
S-779	Owen County State Bank	Spencer (Branch at Coal City and Gosport)
S-877	First State Bank of Spurgeon	Spurgeon
S-843	Farmers State Bank of Sullivan (8)	Sullivan (Branch at Dugger, Hymera and one in City)
S-797	Sullivan State Bank	Sullivan (Branch at Carlisle and one in City)
T-149	Summitville State Bank and Trust Company	Summitville
T-256	Peoples Bank and Trust Company (7)	Sunman
S-815	Grant County State Bank	Swayzee
S-408	The Farmers State Bank	Sweetser (Branch S.R. #18)
S-305	The State Bank of Syracuse	Syracuse (Two Branches near City)
S-238	Indiana State Bank of Terre Haute	Terre Haute (Branch at Riley and two in City)
T-79	Farmers Loan and Trust Company (7)	Tipton (Two City Branches)
T-251	Union Trust Company	Union City
S-824	United Bank	Upland (Branch at Marion)
S-526	Northern Indiana Bank and Trust Company	Valparaiso (Branch at Burns, Harbour, Hebron, Kouts and nine in City)
S-798	The Veedersburg State Bank	Veedersburg (Branch in City)
S-63	Bank of Versailles	Versailles (One City Branch and at Cross Plains)
S-72	Vevay Deposit Bank	Vevay (Two City Branches and at East Enterprise)
T-258	Security Bank and Trust Company	Vincennes (Branch at Bicknell, Freelandville and Oaktown and one in City)
S-879	Wabash Valley Bank of Vincennes	Vincennes (One City Branch)
S-849	Frances Slocum Bank and Trust Company	Wabash (Branch at North Manchester and One City Branch)
S-819	Farmers Bank and Trust Company	Wadesville (Two Branches at Poseyville and one at St. Phillips)
P-246	Citizens Bank (1)	Wakarusa
S-534	The State Bank of Waldron	Waldron (Branch at St. Paul and outside Shelbyville)
S-372	The Cass County State Bank	Walton (Branch at Galveston)
S-786	Exchange Bank (7)	Warren
S-477	County House Bank	Outside Warsaw S.R. #15 & U.S. 30 (Branch at North Webster)
S-9	Lake City Bank	Warsaw (Branch at Silver Lake, Winona Lake, near North Webster and two in City)
T-40	The Citizens Bank and Trust Company	Washington (Two City Branches)

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-313	27,521	259	23,231	4,617	1,016	54,160	4,622	60,157
T-21	38,627	418	22,931	6,010	1,369	62,268	5,773	71,916
S-443	14,958	137	12,582	1,442	436	30,196	3,561	34,158
S-792	51,938	529	20,131	4,877	1,729	72,116	6,274	82,667
S-29	18,044	181	7,323	1,091	1,822	25,367	2,438	29,463
T-217	282,421	3,716	182,830	36,910	5,310	443,364	35,300	535,692
T-260	216,436	2,168	140,552	49,579	11,321	360,854	25,663	428,853
T-733	1,940	13	1,456	120	36	3,693	729	4,438
S-643	3,636	59	2,748	2,001	90	8,098	936	9,185
S-711	109,021	1,126	51,902	17,905	2,720	178,364	17,473	205,744
S-779	38,889	231	21,728	2,293	897	60,193	4,722	65,719
S-877	7,569	61	3,992	293	239	11,273	1,039	12,503
S-843	17,129	184	16,651	1,281	252	31,916	3,340	35,842
S-797	30,535	216	48,411	967	292	72,560	8,179	83,378
T-149	2,821	39	1,064	335	80	5,152	661	5,829
T-256	10,331	121	11,732	1,275	359	22,826	2,535	25,792
S-815	6,948	88	6,609	769	313	15,831	2,125	18,311
S-408	3,403	37	2,246	1,065	98	5,811	1,166	6,988
S-305	21,228	198	6,572	6,211	1,371	33,471	2,362	36,222
S-238	27,161	453	51,837	4,919	774	76,011	12,509	88,778
T-59	31,054	276	20,499	3,162	620	53,810	4,499	60,142
T-251	15,234	130	12,383	684	299	27,647	2,628	30,684
S-824	11,264	105	7,913	921	799	18,815	1,759	22,328
S-526	100,847	1,104	67,541	18,325	4,718	176,069	16,711	201,259
S-798	4,673	51	6,483	843	230	11,695	1,353	13,294
S-63	4,258	60	3,600	782	521	9,106	803	10,014
S-72	16,642	159	11,030	744	1,056	28,428	2,077	31,021
T-258	80,936	839	32,462	4,696	2,0261	110,606	11,986	124,568
S-879	7,958	53	7,361	3,648	1,167	19,136	2,592	24,103
S-849	28,994	240	19,296	2,155	1,137	45,417	3,893	52,457
S-819	38,575	658	29,711	1,244	1,367	67,867	7,963	77,045
P-246	None	None	None	14	15	None	10	29
S-435	17,489	194	13,460	1,199	716	33,582	2,785	36,771
S-372	17,689	270	12,257	2,112	734	30,084	2,861	33,486
S-786	15,800	168	18,918	1,088	172	36,911	4,814	42,359
S-477	15,525	120	1,733	1,408	977	21,039	1,431	23,199
S-9	76,153	572	34,943	16,591	1,980	116,689	9,956	136,138
T-40	32,762	366	15,038	2,318	173	46,240	4,273	51,667

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1963

Part I—Operating Banks

Charter No.	Name	Location
S-331	The State Bank of Washington	Washington (One City Branch and one at Odon)
S-625	Citizens State Bank (7)	Waterloo
S-799	The Farmers State Bank	West College Corner (P.O. College Corner, Ohio) (Branch at Liberty)
T-243	The Merchants Bank and Trust Company	West Harrison (P.O. West Harrison, Ohio, One City Branch
T-204	American Trust and Savings Bank	Whiting
S-490	First Bank of Whiting	Whiting (Branch at Highland, U.S. #30 & Burr Street, Dyer, Griffith, Cedar Lake, Lowell, Merrillville and four in Crown Point)
S-707	The Citizens State Bank	Williamsport (Two Branches at West Lebanon and one City Branch)
T-188	First Union Bank and Trust Company (7)	Winamac (Branch at Medaryville, Star City and one in City)
T-32	Peoples Loan and Trust Company	Winchester (Branch at Farmland, Modoc, Ridgeville and one in City)
S-807	The Randolph County Bank	Winchester
S-80	Union State Bank	Windfall (Branch at Hobbs, Kempton, Sharpsville and outside Tipton)
S-829	Bank of Wolcott	Wolcott
S-763	Worthington State Bank	Worthington
S-678	Farmers State Bank	Wyatt (Branch at Walkerton)
S-639	Farmers State Bank	Zionsville (Three City Branches and one outside Lebanon)
	MUTUAL SAVINGS BANKS	
Sav-5	The People Saving Bank	Evansville (Three City Branches)
Sav-1	Lafayette Saving Bank	Lafayette (Two branches at West Lafayette and four in City)
Sav-2	LaPorte Savings Bank	LaPorte
Sav-3	Terre Haute Saving Bank	Terre Haute (One Branch in City)

1 Uninsured bank.

7 Member of Federal Reserve System, 7th District.
8 Member of Federal Reserve System, 8th District.

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1983

Part I—Operating Banks

Charter No.	Total Loans including Overdrafts	Loan Reserve	Total Securities	Cash and due from banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-331	17,949	241	13,606	2,115	648	31,335	2,526	34,897
S-625	1,913	17	6,272	536	None	8,336	1,005	9,354
S-799	8,935	66	2,241	1,366	731	12,711	1,230	14,173
T-243	14,720	95	5,885	3,447	497	22,340	2,725	25,506
T-204	14,927	188	31,885	2,445	444	38,374	3,172	41,792
S-490	132,153	1,852	55,213	55,258	7,326	241,054	18,404	263,081
S-707	13,459	63	13,256	1,929	800	33,000	3,102	36,937
T-188	30,513	459	38,987	2,056	804	68,176	5,590	75,062
T-32	17,938	434	23,721	1,838	581	42,718	4,956	48,396
S-807	17,311	113	17,047	2,020	322	39,616	4,723	45,129
S-80	11,414	234	6,658	1,487	407	25,461	3,267	29,064
S-829	12,967	66	9,734	825	307	23,660	2,982	27,088
D-763	14,304	143	8,020	612	504	21,463	1,947	23,756
S-678	19,504	113	20,177	1,884	186	39,135	3,992	43,945
S-639	18,981	240	15,250	2,553	905	35,909	3,465	39,974
			MUTUAL SAVINGS BANKS					
Sav-5	54,587	238	199,582	7,392	4,175	76,252	8,723	88,661
Sav-1	65,962	None	20,323	1,001	633	87,232	3,867	91,811
Sav-2	26,272	1,433	22,302	4,704	1,056	54,648	1,973	57,151
Sav-3	34,445	None	49,989	1,852	703	84,526	6,272	91,544

INDUSTRIAL LOAN AND INVESTMENT COMPANIES ISSUING CERTIFICATES OF INVESTMENT OF INDEBTEDNESS

SCHEDULE A

Summary of Reports of Condition of Five Industrial Loan and Investment Companies Issuing Certificates of Investment of Indebtedness as of June 30, 1983
(amounts rounded to nearest thousand)

	June 30,1983	June 30,1982	Dec. 31,1982	Dec. 31,1981
ASSETS:				
Loans and discounts	308,130	290,576	300,590	281,567
Less: Reserve for possible loan losses	(4,884)	(5,040)	(5,130)	(4,934)
Loans Net	303,246	285,536	295,460	276,633
United States Government Obligations	31,865	22,760	25,653	11,171
Other Bonds and Securities	1,309	1,740	2,151	5,100
Certificates of Deposit	3,739	3,974	5,724	1,624
Cash on hand and due from banks	13,613	10,333	9,944	11,907
Real Estate used in business	4,844	4,437	4,398	4,511
Furniture and Fixtures	150	156	153	98
Other Real Estate	590	432	341	196
Prepaid Expenses	210	169	358	145
Accounts Receivable	224	94	172	277
Deferred Charges	231	213	147	75
Other Assets	8,373	6,141	6,939	5,617
TOTAL ASSETS	368,394	335,985	351,440	317,354
LIABILITIES:				
Unhypothecated Certificates of Investment	309,574	271,617	287,191	256,734
Notes Payable	286	2,127	2,021	1,516
Accounts Payable	170	314	395	263
Unearned Discount	28,227	32,559	31,847	30,607
Accrued Expenses	92	82	119	67
Dealers' Reserves	95	87	103	87
Reserve for Taxes, Interest, etc	1,849	3,338	2,838	3,770
Other Liabilities	1,343	835	937	588
TOTAL LIABILITIES	341,636	310,959	325,451	293,632
CAPITAL ACCOUNTS:				
Subordinated notes and debentures	113	113	121	153
Common Stock	1,669	1,669	1,669	1,669
Surplus	10,645	9,445	9,445	9,445
Undivided Profits	14,331	13,799	14,754	12,455
TOTAL CAPITAL ACCOUNT	26,758	25,026	25,989	23,722
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	368,394	335,985	351,440	317,354

SCHEDULE A—Continued

Summary of Reports of Income of Five Industrial Loan and Investment Companies
Issuing Certificates of Investment and Indebtedness as of June 30, 1983
(amounts rounded to nearest thousand)

	June 30,1983	June 30,1982	Dec. 31,1982	Dec. 31,1981
1. OPERATING INCOME:				
a. Interest and fees on loan	22,123	22,149	45,576	43,031
b. Interest on U.S. Treasury securities	536	637	1,112	639
c. Interest on States and political subdivisions	28	38	71	91
d. Income from other securities	1,295	1,021	1,735	1,868
e. Other service charges, commissions and fees	26	9	10	15
f. Other operating income	901	871	1,758	818
TOTAL OPERATING INCOME	24,909	24,725	50,262	46,482
2. OPERATING EXPENSES:				
a. Salaries and employee benefits	2,173	2,202	4,287	3,972
b. Interest on unhypothecated certificates over $100,000.00	664	443	920	621
c. Interest on other savings accounts	15,621	15,478	31,275	27,463
d. Advertising	523	600	1,697	1,352
e. Interest on subordinated notes and debentures	5	4	4	10
f. Interest on demand notes, etc.	4	None	4	None
g. Occupancy expenses	488	477	892	846
h. Provisions for possible loan losses	1,076	1,051	2,427	2,459
i. Other operating expenses	2,651	2,263	4,728	4,326
TOTAL OPERATING EXPENSES	23,205	22,518	46,234	41,049
3. Income before taxes, etc.	1,704	2,207	4,028	5,433
4. Applicable income taxes	821	1,071	1,925	2,538
5. Income before securities gains or (losses)	883	1,136	2,103	2,895
6. Securities gains (losses) Gross	None	None	None	(141)
a. Applicable income taxes	None	None	None	65
b. Securities gains (losses) Net	None	None	None	(76)
7. NET INCOME	883	1,136	2,103	2,819
CHANGE IN EQUITY CAPITAL:				
1. Balance beginning of period	25,989	23,722	23,723	21,202
2. Adjustments	(114)	168	195	(265)
3. Adjusted balance previous year	25,875	23,890	23,918	20,937
4. Net income (loss)	883	1,136	2,103	2,819
5. Other increases (decrease)	None	None	(32)	(34)
6. Balance end of period shown	26,758	25,026	25,989	23,722

INDUSTRIAL LOANS AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT

Name	Location
Evansville Morris Plan Co., Inc.	Evansville (Two city branches)
Thrift Incorporated	Evansville (One city branch)
Indianapolis Morris Plan Corporation	Indianapolis (Eleven city branches)
Fidelity Investment, Inc.	South Bend
The Morris Plan Company of Terre Haute	Terre Haute

DIVISION OF BUILDING AND LOAN ASSOCIATIONS

There were forty-two active building and loan associations as of June 30, 1983. Thirty-seven of these associations maintained insurance of accounts with the Federal Savings and Loan Insurance Corporation with the remaining five uninsured.

Savings and Loan Associations submit a statement of condition and a report of earnings and expense at the close of each calendar year.

Indiana chartered building and loan associations held total assets of $1,529,619,793 which is a decrease of $118,426,648 from the preceding year. Mortgage loans in the amount of $1,263,986,280 were the principal type of asset held by the associations. This amount expressed as a percentage of total assets equals 82%.

Savings accounts amounted to $1,387,088,307 a decrease of $69,705,796 from the preceding year. General reserves amounted to $61,638,272 or 4% of total assets and undivided profits amounted to $23,798,303 or 1.6% of total assets.

The liquidity of associations as measured by cash on hand, in banks and in U.S. government obligations totaled $95,126,071 or 6.9% of savings accounts.

During the fiscal year under review:

The Peoples Building and Loan Association, Aurora, converted to a Federal charter.

Citizens Permanent Savings and Loan Association, Batesville, merged into Home Federal Savings and Loan Association, Seymour.

Citizens Savings and Loan Association, Columbus, converted to a Federal charter.

Covington Building and Loan Association, Covington, merger into Mutual Federal Savings and Loan Association, Terre Haute.

Hub Savings, and Loan Association, Veedersburg, entered into voluntary liquidation.

Security Savings and Loan Association, Indianapolis, was granted permission to establish branch offices at 5249 E. Thompson Road, 35 N. Lynhurst and 5616 W. 38th Street, Indianapolis.

SCHEDULE A

Comparative Statement of State Chartered Building and Loan Associations for Years Ending December 31, 1981 and December 31, 1982

Items	December 31, 1981	December 31, 1982
Assets:		
Mortgage Loans	$1,403,077,130	$1,263,986,280
Share Loans	16,674,898	10,510,349
Consumer Loans	11,268,987	13,517,403
Real Estate Sold On Contracts	6,556,928	7,430,551
Real Estate Owned and In Judgement	2,868,362	5,867,289
*Investments	94,461,071	75,419,927
Cash on Hand	60,568,701	76,054,672
Office, Building, Furniture & Fixtures	23,729,548	22,111,604
Other Assets	28,840,816	54,721,718
TOTAL ASSETS	1,648,046,441	1,529,619,793
Liabilities:		
Savings Accounts	1,456,794,103	1,387,088,307
Advances From Federal Home Loan Bank	34,803,550	32,457,700
Borrowed Money	23,981,606	2,293,849
Loans In Process	2,050,682	1,750,920
Other Liabilities	19,773,752	15,340,510
Specific Reserves	2,805,062	5,161,932
General Reserves	69,994,189	61,638,272
Undivided Profits	37,753,697	23,798,303
Guaranty Stock	90,000	90,000
TOTAL LIABILITIES	1,648,046,411	
***Investment:**		
U.S. Government Bonds	21,892,431	19,071,399
Federal Home Loan Bank Stock	13,300,700	12,430,200
Other Securities	59,267,940	43,918,328

SCHEDULE B

Consolidated Statement of Income and Expense

GROSS OPERATING INCOME	1981	1982
Interest:		
On Mortgage Loans	$134,464,295	$125,031,783
On Real Estate Contracts	530,085	795,253
On Investment and Bank Deposits	18,517,618	18,393,634
All Other Interest	3,452,752	3,169,335
Premiums, Commissions and Fees	3,013,745	1,935,240
Net Income From Real Estate Owned	(12,501)	(39,095)
Gross Income From Office Building	362,393	335,467
All Other Operating Income	3,365,085	4,279,472
GROSS OPERATING INCOME	163,693,472	153,901,089
Less: OPERATING EXPENSES		
Compensation	10,659,829	9,763,549
Rent, Light, Heat & Office Bldg. Expenses	2,210,041	2,107,093
Advertising	1,266,119	1,016,208
Data Processing, Office Supplies, F & F Telephone and Postage	3,216,537	3,355,981
Insurance and Bond Premiums	352,070	436,538
Federal Insurance Premiums	1,146,512	1,099,152
Supervisory Examinations and Audits	621,830	614,447
All Other Operating Expenses	3,913,742	3,712,011
TOTAL OPERATING EXPENSES	23,386,681	22,105,009
NET OPERATING INCOME BEFORE INTEREST AND OTHER CHARGES	140,306,791	131,796,080
Less: INTEREST CHARGES	4,709,239	4,201,389
NET OPERATING INCOME BEFORE FEDERAL INCOME TAX	135,597,552	127,594,691
Add: NON-OPERATING INCOME	743,853	1,858,685
NET INCOME AFTER INTEREST AND BEFORE CHARGES	136,341,405	129,453,376
Less: NON-OPERATING CHARGES	376,391	290,447
NET INCOME BEFORE FEDERAL INCOME TAX	135,965,014	129,162,929
Less: FEDERAL INCOME TAX	(2,669,149)	(4,698,816)
NET INCOME	138,634,163	133,861,745
ALLOCATION OF NET INCOME		
Reserves	(182,645)	(3,581,525)
Undivided Profits	(13,133,792)	(13,675,301
Dividends	151,950,600	151,118,571

SCHEDULE C

List of State Chartered Building and Loan Associations as of June 30, 1983
(Total Assets—December 31, 1982)

Location	Name of Association	Total Assets
Anderson	First Savings & Loan Association of Central Indiana (I)	192,442,017
Bargersville	Bargersville Building & Loan Association (I)	5,085,143
Boonville	Boonville Savings Association (I)	21,489,466
Boonville	Franklin Loan & Savings Association	145,454
Boonville	Warrick Loan & Savings Association	700,368
Chesterton	Northern Indiana Savings Association (I)	32,571,411
Connersville	Union Savings & Loan Association (I)	37,730,282
Crawfordsville	The Montgomery Savings Association (I)	30,739,700
Edinburg	Blue River Savings & Loan Association (I)	6,981,996
Fort Wayne	Home Loan & Savings Association (I)	150,218,332
Frankfort	Citizens Savings & Loan Association (I)	33,382,731
Franklin	Mutual Building & Loan Association (I)	26,002,717
Frankton	The Frankton Building & Loan Association (I)	31,213,490
Gary	United Savings & Loan Association of Gary	19,818
Goodland	Newton County Loan & Savings Association of Indiana (I)	5,154,497
Greensburg	Greensburg Savings & Loan Association (I)	13,174,175
Hartford City	City Savings & Loan Association (I)	26,860,357
Indianapolis	Better Homes Savings & Loan Association (I)	1,735,638
Indianapolis	Security Savings Association (I)	105,932,642
Jasper	Liberty Building & Loan Association	905,398
Kentland	Kentland Building & Loan Association (I)	4,141,671
LaPorte	Anchor Savings & Loan Association (I)	7,953,826
Lawrenceburg	Dearborn Savings Association (I)	25,341,835
Lawrenceburg	Progressive Building & Loan Association (I)	26,352,647
Logansport	The Logansport Savings & Loan Association (I)	25,068,330
Lowell	Mutual Savings & Loan Association (I)	8,725,229
Martinsville	The Home Building Association (I)	55,198,693
Michigan City	Michigan City Savings & Loan Association (I)	26,383,999
Monticello	Peoples Savings & Loan Association (I)	43,781,491
Munster	American Savings & Loan Association (I)	55,230,135
New Castle	Henry County Savings & Loan Association (I)	199,694,938
Princeton	Perpetual Savings & Loan Association (I)	20,757,172
Richmond	The Peoples Savings & Loan Association of Richmond (I)	54,636,413
Richmond	West End Building & Loan Association (I)	39,998,152
Scottsburg	Scottsburg Building & Loan Association (I)	23,469,760
Tell City	Peoples Building & Loan Association (I)	15,850,619
Terre Haute	Indiana Savings & Loan Association (I)	16,214,763
Tipton	Tipton Building & Loan Association (I)	99,782,930
Washington	Home Building, Savings & Loan Association of Washington (I)	33,644,025
West Terre Haute	Sugar Creek Building & Loan Association	221,230
Whiting	Liberty Savings Association of Whiting (I)	24,584,192
Wingate	The Home Building & Loan Association	152,111

(I)—Indicates insured by Federal Savings & Loan Insurance Corporation

DIVISION OF CONSUMER CREDIT

DIVISION OF CONSUMER CREDIT

The Consumer Credit Division is charged by statute with the administration of the Indiana Uniform Consumer Credit Code, the regulatory supervision of the Pawnbroking Act, and the Licensing Procedures of the Currency Exchange Act.

Dufing this fiscal year the Indiana General Assembly, as in the past, made some minor amendments to the aforementioned statutes with the most significant change being an increase in maximum rate on revolving credit from 18% annual rate to 21%.

Our responsibility is to conduct our Division efficiently and equitably as provided by the several statutes which have been enacted for the protection of the Indiana credit user with a constant aim to represent and serve them through state government.

Indiana was the first state in the nation in 1935 to provide for regular examination of certain holders of consumer credit sales. Presently Indiana is the only state authorized to regularly examine all consumer credit sales from their inception as well as the financial organizations that purchase such sales.

The Consumer Credit Division has under its administration and regulatory jurisdiction over 14,500 Licensed Lenders and Registrants under the Indiana Uniform Consumer Credit Code. Field work of the twenty-six examiners working under the guidance of four Field Supervisors provide this Division with pertinent information and facts which we need to function effectively.

This Division receives and investigates all consumer complaints referred by all other state agencies as well as those filed directly by the consumers for determination of needed remedies, if any.

Examinations are necessary for correcting violations, the majority of which are un-willful, but an incalculable benefit is that of alerting creditors to requirements of the law by our staff, field and office, so that overcharges may be prevented rather than remedied. Most creditors knowing they are subject to examination prefer to avoid overcharges rather than to be cited after the fact by our staff of Division examiners. The statutes do provide penalties for willful violations. Such provisions, too, are effective preventatively.

As a result of regular examinations and complaint investigations, consumer creditors were cited for violations resulting in 7,647 refunds to the consumers which amounted to $310,626.02 in the 1982-1983 fiscal year.

There is a continuous review of this Division's methods, policies, and philosophy in order to improve the over-all supervision and also to enable us to achieve our goals to represent and serve credit consumer through Indiana State Government.

CONSUMER LOAN LICENSEES
SUPERVISED LOANS

Supervised Loans (Loans in excess of 18% Annual Percentage Rate)

SCHEDULE A

	Number	Dollar Amounts
Indiana Supervised Loans	268,224	$845,776,284.30
Earned Loan Charges from Supervised Loans		130,644,312.53

SCHEDULE B

Classification by Security of Loans Made During
The Period of January 1, 1982 to December 31, 1982

	Number	Dollar Amounts
First Mortgages on Real Estate	2,440	$ 24,561,544.78
Junior Mortgages on Real Estate	11,488	110,204,197.76
Security Agreements on Tangible Personal Property	107,385	235,796,749.39
Other	66,870	68,693,180.58
Total	188,183	$439,255,672.51

SCHEDULE C

Analysis of Loans Made During
The Period from January 1, 1982 to December 31, 1982

	Number	Dollar Amounts
Net of any Unearned Loan Charges		
(a) $300 or less	11,114	$ 2,499,301.97
(b) 300.01 to $1,000	52,672	33,643,871.99
(c) $1,000.01 to $25,000	123,633	374,320,549.00
(d) $25,000.01 and over	764	28,791,949.55
(e) Total During Period	188,183	$439,255,672.51

The Average Loan Made During the Period from January 1, 1982 to December 31, 1982 was $2,334.19.

PAWNBROKING LICENSES

PAWNBROKERS

Of the oldest types of lending agencies, the Pawnbrokers are perhaps among the first. Pawnbrokers make loans to individuals, usually for small amounts, based on a pledge of personal property.

Of the 81,462 loans made during the year, 45,062 were for $25.00 or less.

The Pawn loans made during the year by the twenty-eight licensed Pawnbrokers amounted to $3,083,111.77

PAWNBROKER LICENSEES

ANDERSON, INDIANA

Alan Rubenstein,
d/b/a Allan's Jewelry and Loan Co.

BLOOMINGTON, INDIANA

A-1 Enterprises, Inc.
d/b/a A-1 Pawn Shop
Lawrence Fox,
d/b/a Ace Pawn Shop

CANNELTON, INDIANA

Can-Tel Pawn Shop, Inc.

COLUMBUS, INDIANA

The Trading Post Pawn Brokers

ELKHART, INDIANA

C & L Loan & Pawn Shop

EVANSVILLE, INDIANA

Goldman's Stores, Inc.

FORT WAYNE, INDIANA

B & B Loan Office

GARY, INDIANA

Gary Loan and Mercantile Co., Inc.
Jack's Loan Office, Inc.

HAMMOND, INDIANA

Harold's Inc.

HOPE, INDIANA

The Gold Nugget Pawn Shop

INDIANAPOLIS, INDIANA

Dock Brothers Loan Co., Inc
Joseph's Jewelry & Loan
Company, Inc.
McGuire Loan Company, Inc.
Oscar's Loan Office, Inc.
Rapp's Jewelry and Loan Company
Sack's Eagle Loan Co., Inc.
Stanley E. Cohen,
d/b/a Stan's Loan
Westside Loan Company
William N. Long,
d/b/a Bill's Pawn Brokerage

JEFFERSONVILLE, INDIANA

Sidney Rubin,
d/b/a Gold's Pawn Shop & Jewelry

KNOX, INDIANA

A.C.E. Pawn Shop

MICHIGAN CITY, INDIANA

The Family Pawn & Loan Company, Inc.

NEW ALBANY, INDIANA

Lawrence M. Kaplin,
d/b/a Ace Loan & Sporting Goods

OSGOOD, INDIANA

William T. Neal, Jr.,
d/b/a Heritage Firearms & Loan Co.

PAOLI, INDIANA

Orange County Sales, Inc.,
d/b/a Orange County Pawns

SOUTH BEND, INDIANA

Red's Cars-Guns-Pawn Shop

PART I

SCHEDULE A

Consolidated Balance Sheet as Submitted by the Twenty-five Pawnbroking Licensees
As of December 31, 1982 and December 31, 1981

	Dec. 31, 1982	Dec. 31, 1981	Increase (Decrease)
ASSETS:			
Cash on Hand and Due from Banks	$ 327,104.18	$ 226,399.62	$ 100,704.56
Pledge Loans Outstanding	1,409,477.53	1,314,249.67	95,227.86
Other Loan Receivables	13,566.51	16,569.16	(3,002.65)
Merchandise Inventory	1,425,684.58	1,611,305.54	(185,620.96)
Furniture and Fixtures	88,968.69	87,028.91	1,939.78
Unclassified Assets	445,079.23	568,281.76	(123,202.53)
Total Assets	$3,709,880.72	$3,823,834.66	$(113,953.94)
LIABILITIES:			
Notes Payable	$ 494,227.25	$ 455,391.30	$ 38,835.95
Accounts Payable	417,387.53	464,356.52	(46,968.99)
Unclassified Liabilities	282,083.17	329,298.32	(47,215.15)
Total Liabilities	$1,193,697.95	$1,249,046.14	$(55,348.19)
CAPITAL AND/OR NET WORTH:			
Net Worth of Individuals and/or Partnerships	$1,262,757.71	$1,185,777.38	$ 76,980.33
Common Stock	201,692.72	189,183.72	12,509.00
Surplus and Undivided Profits	1,051,732.34	1,199,827.42	(148,095.08)
Total Capital Account	$2,516,182.77	$2,574,788.52	$ (58,605.75)
Total Liabilities and Capital	$3,709,880.72	$3,823,834.66	$(113,953.94)

SCHEDULE B

Consolidated Statement of Earnings, Expenses and Changes in Net Worth for the Year 1982

Gross Earnings and Income from all Business:		
Interest Collected on Pledge Loans	$ 347,542.90	
Interest Collected on all Other Loans	4,260.22	
Storage Fees Collected on Pledge Articles	269,452.59	
Income From Merchandising Business	2,116,782.55	
Unclassified Income	32,803.94	
Total Gross Earnings and Income		$2,770,842.20
Total Expenses in Conducting all Business		−2,518,270.87
Net Income and Earnings		$ 252,571.33
Additions to Net Worth:		
New Funds Invested	$ 41,595.21	
Other Credits to Surplus	-0-	
Total Net Additions		$ 41,595.21
Sub Total		$ 294,166.54
Deductions in Net Worth:		
Withdrawals from Profit or Capital	$ 317,060.62	
Dividends	26,209.22	
Unclassified Deductions	9,502.45	
Total Deductions		$−352,772.29
Increase in Net Worth		$ (58,605.75
Capital Account as of December 31, 1981		2,574,788.52
Capital Account as of December 31, 1982		$2,516,182.77

SCHEDULE C

Analysis of Pawn Loans Made During the Year of 1982
By Number and Dollar Value and Percent of Each Group as to Total

Item	Number	Percent	Dollar Value	Percent
Pawn Loans Made or Renewed:				
$ .01 to $ 10.00	12,156	14.92	$ 110,221.10	3.58
$ 10.01 to $ 25.00	32,906	40.39	619,474.75	20.09
$ 25.01 to $ 50.00	24,009	29.47	903,817.60	29.32
$ 50.01 to $ 100.00	8,737	10.73	644,158.07	20.89
$ 100.01 to $ 300.00	3,069	3.77	531,020.25	17.22
$ 300.01 to $1,000.00	585	.72	274,420.00	8.90
Totals	81,462	100.00	$3,083,111.77	100.00

The average size of Pawn Loans made in 1982 was $37.85 as compared to $38.27 in 1981.

PART II

Reconciliation as to Number and Dollar Value
of Pawn Loans Made in 1982

Item	Number	Dollar Value	Number	Dollar Value
Pawn Loan Receivables, December 31, 1981	31,190	$1,314,249.67		
Pawn Loans Made or Renewed in 1982	81,462	3,083,111.77		
Sub-Total			112,652	$4,397,361.44
LESS:				
Pawn Loans Paid or Renewed	66,011	$2,520,640.83		
Pledges Unredeemed and Sold	14,829	467,243.08		
Sub Total			80,840	$2,987,883.91
Pawn Loan Receivables, December 31, 1982			31,812	$1,409,477.53

The average size of Pawn Loan Receivables as of December 31, 1982 was $44.31 as compared to $43.16 on December 31, 1981.

CURRENCY EXCHANGE LICENSEES

CURRENCY EXCHANGES

Currency Exchanges are institutions authorized to sell checks or other instruments of payment of money to the public. At the close of the fiscal year ending June 30, 1983, there were thirteen currency exchange licensees having 3021 agents operating under the provisions of the Currency Exchange Act.

Currency Exchange licensees are not required to submit annual reports of their operations.

CURRENCY EXCHANGE LICENSEES

CHICAGO, ILLINOIS
First Chicago Cheque Corp.

CINCINNATI, OHIO
First National Cincinnati, Corp.

DALLAS, TEXAS
Republic Money Orders, Inc.

INDIANAPOLIS, INDIANA
Louis Meisberger
d/b/a Porky Land Bonded Money Orders

IRVING, TEXAS
Associates Financial Express, Inc.

LOUISVILLE, KENTUCKY
427 Money Order Company
A Division of Eton Services, Inc.

LONDON, ENGLAND
Barclays Bank International

MARION, INDIANA
Hank's Supermarket of Marion, Inc.

MINNEAPOLIS, MINNESOTA
Travelers Express Company, Inc.

NEW YORK, NEW YORK
American Express Company
Citicorp Services, Inc.
The Chase Manhatten Corporation

SAN FRANCISCO, CALIFORNIA
Bank America Corporation

DIVISION OF CREDIT UNIONS

A credit union is a cooperative, non-profit association, incorporated under the laws of this state, for the purpose of educating its members in the concepts of thrift and to encourage thrift among its members. A credit union creates a source of credit at a fair and reasonable rate of interest and provides an opportunity for its members to use and control their own money in order to improve their economic and social condition. One very basic difference between credit unions and other financial institutions is the fact that credit unions are predominantly service-oriented. While profits do play an important role in the operations of the credit union, the original philosophy of providing the best, yet least costly, services possible has remained constant through the years. The members of a credit union are a group of individuals with some type of "common bond"; that is, some clearly defined group of people, each having a similar interest.

The Division of Credit Unions is responsible for administering the laws and regulations which govern credit unions and evaluating their assets and management. As of December 31, 1982, there were ninety-eight (98) active state-chartered credit unions. Of these active credit unions, fifty-four (54) have share accounts insured up to $100,000 by the National Credit Union Administration, which the remainder are uninsured.

Credit unions in Indiana enjoyed a good growth in savings during the fiscal year ending December 31, 1982, but a more moderate growth in loan outstanding. The total share deposits of all Indiana credit unions, which is now over $563.6 million, increased by $99.1 million for a growth of 21.3%. The total of loans outstanding, which is now at $356.4 million, increased more than $5.3 million, or an increase of 1.5%. The total assets of Indiana credit unions, which is now in excess of $623.5 million, increased $105.8 million or 20.4% during the fiscal year.

Investment in Government Securities increased over $93.9 million, or 65.7%. Investment in fixed assets (office building and equipment) increased over $1.4 million, or 17.6%. This fixed asset increase is indicative of the commitment being made by Indiana credit unions to better serve their members.

SCHEDULE A

CONSOLIDATED STATEMENT OF CONDITION OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1982

Assets		December 31, 1982	December 31, 1981
Cash on Hand and Due From Banks		$ 12,578,440.	$ 10,878,428.
Total Loans: (Total Number Accounts) (116,302)		356,382,779.	351,075,239.
(a) Personal	$306,032,933.		
(b) Real Estate	50,149,846.		
(c) Other	200,000.		
U.S. Government Securities		64,005,477.	38,298,402.
Building & Loan Association Shares		1,011,091.	1,209,617.
Certificates of Deposit		37,646,708.	37,652,645.
Other Investments		134,067,947.	65,664,317.
Land and Buildings		9,616,027.	8,177,967.
Furniture and Fixtures		3,370,303.	1,953,025.
Other Assets		4,831,316.	2,813,848.
Total Assets		$623,510,088.	$517,723,488.
LIABILITIES AND EQUITY			
Shares (Total Number Accounts)(324,991)		$563,643,054.	$464,572,231.
Total Borrowed Money		6,867,037	5,616,168.
(a) From Other Credit Union	$ 10,000.		
(b) From Other Sources	6,857,037.		
Dividends Declared, but not paid		2,121,078.	2,904,399.
Accounts Payable		1,506,686.	1,068,642.
Other Liabilities		620,982.	1,218,333.
Reserves (Other than loan reserves)		747,533.	518,335.
Total Liabilities		$575,506,270.	$475,898,108.
Regular Reserve for Loans	$24,374,743.		
Special Reserve for Delinquent Loans	4,519,096.		
Undivided Profits	19,109,879.		
Total Equity		48,003,718.	41,825,380.
Total Liabilities & Equity		$623,510,088.	$517,723,488.

SCHEDULE B

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE OF INDIANA STATE CREDIT UNIONS AS OF DECEMBER 31, 1982

	December 31, 1982
INCOME	
Interest on Loans	$50,514,839.
Income from Investments	24,034,661.
Other Income (excluding reserve income)	763,587.
Total Income	$75,313,087.
EXPENSE	
Salaries	$ 7,904,600.
Borrowers and Savings Life Insurance	1,156,380.
Trade Association Dues	194,874.
Surety Bond	144,212.
Supervision Fee	221,938.
Interest on Borrowed Money	820,779.
Stationery, Printing & Postage	960,862.
Rent & Utilities	668,658.
Education Expense	228,398.
Collection Expenses	173,008.
Depreciation	790,928.
Social Security Taxes	446,186.
State and Local Taxes	906,356.
Other Insurance	492,189.
Recording Fees	19,027.
Advertising	639,155.
N.C.U.A. Share Insurance	559,466.
Legal Expenses	390,603.
Electronic Data Processing Expenses	1,356,845.
Annual Meeting	284,718.
Miscellaneous	1,372,898.
Total Expense	$19,712,080.
Net Income	$55,601,007.

SCHEDULE B CONTINUED

DISTRIBUTION OF NET INCOME

	December 31, 1982
Transferred to Regular Reserve	$ 3,537,956.
Transferred to Undivided Profits	52,063,051.
Total Distribution	$55,601,007.
Dividends Paid to Shareholders	

	December, 1982	December, 1981	Increase + Decrease −	Percentage
ASSETS	623,510,089.	517,723,488.	+105,786,601.	+20.4%
SHARES	563,643,054.	464,572,231.	+ 99,070,823.	+21.3%
LOANS	356,382,779.	351,075,239.	+ 5,307,540.	+ 1.5%
INVESTMENTS (U.S. Government Obligations, Banks, Savings & Loans, etc.)	236,731,223.	142,824,981.	+ 93,906,242.	+65.7%
FIXED ASSETS	9,616,027.	8,177,967.	+ 1,438,060.	+17.6%

SCHEDULE C

List of State Chartered Credit Unions as of December 31, 1982

Location	Name	Total Assets	Total Loans	Total Shares
Anderson	Anderson Post Office Credit Union	$ 721,463.82	$ 556,494.19	$ 629,454.96
Anderson	EMGE Employees Credit Union	329,550.70	263,259.92	192,549.16
Anderson	Independent Credit Union	39,944,705.85	15,476,902.92	35,198,857.33
Auburn	Dekalb Co. Farm Bureau Co-op Credit Union	10,863,055.36	8,113,829.87	9,179,533.91
Bluffton	Franklin Electric Employees Credit Union	492,550.19	267,649.11	407,040.29
Brazil	Clay Co. Farm Bureau Co-op Credit Union	528,553.91	207,981.09	488,368.77
Chrisney	Spencer Co. Farm Bureau Co-op Credit Union	641,901.40	329,788.45	604,399.87
Columbus	Arvin Employees Credit Union	4,199,556.13	2,474,976.31	1,978,328.76
Columbus	Golden Foundry Employees Credit Union	458,000.09	259,698.37	231,533.87
Corydon	Harrison Co. Farm Bureau Co-op Credit Union	161,398.24	89,228.43	141,777.14
Crown Point	Lake Co. Farm Bureau Co-op Credit Union	62,892.04	49,002.83	50,923.21
Dillsboro	Dearborn Co. Farm Bureau Co-op Credit Union	203,281.56	140,224.07	174,112.41
Dunkirk	Indiana Glass Employees Credit Union	590,929.81	282,497.64	539,252.45
East Chicago	C.E. Employees Credit Union	2,330,973.88	1,621,090.00	1,985,417.15
East Chicago	East Chicago Firemens Credit Union	438,533.19	279,071.74	343,125.26
East Chicago	East Chicago Teachers Credit Union	2,733,930.36	1,905,219.21	2,577,237.39
East Chicago	Inland Employees Credit Union	101,850,240.41	75,121,702.91	94,153,475.17
Fort Wayne	Allen Co. Postal Employees Credit Union	2,767,138.52	2,198,765.69	2,605,661.87
Fort Wayne	Kunkle Industrial Affiliated Credit Union	918,674.98	597,168.65	887,683.26
Fort Wayne	Public Service #3 Credit Union	6,270,169.34	3,132,370.34	5,550,535.77
Fort Wayne	Tokheim Employees Credit Union	2,499,485.00	1,649,768.00	2,233,625.00
Frankfort	Clinton Co. Farm Bureau Co-op Credit Union	2,146,025.10	1,985,725.55	1,547,753.54
Frankfort	Nickle Plate Industrial Credit Union	765,464.99	527,623.15	558,972.50
Franklin	Arvin G & F Credit Union	1,163,860.78	815,169.17	969,822.37
Gary	Federal Employees Credit Union	2,626,458.02	1,827,510.35	2,304,824.55
Gary	Gary Railways Employees Credit Union	74,297.59	65,293.29	54,303.10
Goshen	Elkhart Co. Farm Bureau Co-op Credit Union	32,625,613.13	16,037,260.10	29,481,904.69
Goshen	Penn Credit Union	5,616,238.77	3,230,353.27	5,071,511.26
Greenfield	Hancock Co. Farm Bureau Co-op Credit Union	202,319.28	161,797.69	151,417.85
Hagerstown	Perfect Circle Credit Union	10,012,118.82	5,197,115.30	8,666,442.06
Hammond	Hammond Firefighters Asso. Credit Union	536,255.99	409,095.26	483,427.06
Huntington	Huntington Co. Farm Bureau Co-op Credit Union	2,154,633.32	1,563,555.27	1,862,650.01
Indianapolis	Block's Employees Credit Union	362,698.21	287,281.94	306,926.08

SCHEDULE C—Continued

List of State Chartered Credit Unions as of December 31, 1982

Location	Name	Total Assets	Total Loans	Total Shares
Indianapolis	Capital Consolidated Inc., Credit Union	144,551.39	92,714.85	120,248.53
Indianapolis	Citizens Gas Utility Credit Union	4,068,617.15	3,671,201.02	3,827,911.50
Indianapolis	Diamond Chain Credit Union	586,290.88	243,381.82	493,536.06
Indianapolis	Double Eleven Credit Union	3,315,395.62	2,389,285.72	3,014,385.24
Indianapolis	Dow Employees Credit Union	3,599,989.21	2,683,248.16	3,235,737.53
Indianapolis	Employees Credit Union at L.S. Ayres	1,374,745.15	536,644.24	1,263,339.99
Indianapolis	Farm Bureau Employees Credit Union	2,359,338.59	1,577,533.73	1,792,518.84
Indianapolis	Grain Dealers Mutual Credit Union	340,440.97	173,624.36	283,046.86
Indianapolis	Highway Credit Union	1,106,156.86	687,909.51	1,030,623.70
Indianapolis	Indiana Public Employees Credit Union	3,963,000.71	2,528,190.17	3,669,367.29
Indianapolis	Indianapolis Hebrew Credit Union	629,563.02	268,054.52	567,587.27
Indianapolis	Indianapolis Police Dept. Credit Union	7,023,356.86	4,719,566.00	6,400,307.62
Indianapolis	Indianapolis Post Office Credit Union	12,923,606.46	6,235,931.43	11,432,576.10
Indianapolis	Indianapolis Power & Light Credit Union	2,518,406.89	1,534,314.02	2,215,893.66
Indianapolis	Indianapolis Railroad Employees Credit Union	574,876.54	509,242.87	501,732.70
Indianapolis	Indianapolis Teachers Credit Union	2,709,279.82	1,081,920.01	1,945,841.67
Indianapolis	IPTC Employees Credit Union	436,525.76	345,416.97	272,785.48
Indianapolis	Jet Credit Union	15,148,938.22	10,686,785.79	12,822,904.90
Indianapolis	KEMBA Employees Credit Union	9,333,665.26	5,633,042.38	8,311,500.63
Indianapolis	Lane Bryant Employees Credit Union	2,853,983.95	1,589,563.22	2,512,554.27
Indianapolis	Link Belt Credit Union	2,559,213.34	1,362,637.55	2,436,254.63
Indianapolis	Louis C. Buehler Credit Union	286,881.57	151,215.38	227,044.91
Indianapolis	Marion County Farm Bureau Co-op Credit Union	656,387.17	530,422.18	612,813.09
Indianapolis	Mutual Insurance Credit Union	280,251.72	241,478.45	196,191.08
Indianapolis	Naval Avionics Employees Credit Union	14,561,549.80	10,049,570.84	13,326,660.24
Indianapolis	Rand McNally Employees Credit Union	123,860.29	67,813.41	106,182.82
Indianapolis	RCA Employees Credit Union	27,657,674.47	15,249,999.75	26,325,946.93
Indianapolis	Richardson Employees Credit Union	462,927.36	322,847.98	366,045.02
Indianapolis	Robert Employees Credit Union	337,267.75	234,257.24	268,752.62
Indianapolis	Standard Oil Employees Credit Union	747,519.08	508,902.78	657,744.11
Indianapolis	State Merit Service Credit Union	1,104,853.79	874,116.98	976,978.56
Indianapolis	WABCO Employees Credit Union	263,640.31	175,647.94	225,762.81
Jeffersonville	Clark Co. Farm Bureau Co-op Credit Union	384,601.35	296,794.43	286,510.37

SCHEDULE C—Continued

List of State Chartered Credit Unions as of December 31, 1982

Location	Name	Total Assets	Total Loans	Total Shares
Kokomo	Howard Co. Farm Bureau Co-op Credit Union	1,061,895.49	451,355.30	863,353.55
Kokomo	Kokomo Post Office Credit Union	409,790.62	304,908.00	365,088.68
Lafayette	G.T.C. Credit Union	1,009,864.60	574,784.46	935,993.95
Lafayette	Industrial Employees Credit Union	5,052,205.21	3,031,514.97	4,877,251.46
LaPorte	Municipal Employees Credit Union	267,382.28	191,450.26	238,788.68
Lawrenceburg	Seagram Employees Credit Union	1,663,122.92	1,095,786.68	1,535,178.30
Logansport	Cass Co. Farm Bureau Co-op Credit Union	1,328,576.54	842,202.58	1,140,244.70
Logansport	G.T.C. Logansport Credit Union	138,465.88	51,960.09	130,026.16
Loogootee	Martin Co. Farm Bureau Co-op Credit Union	888,226.91	735,100.01	814,100.52
Marion	Grant Co. Farm Bureau Co-op Credit Union	495,959.72	198,846.35	356,227.00
Michigan City	Indiana State Prison Credit Union	199,981.64	171,864.56	169,585.70
Monroe	Adams Co. Farm Bureau Co-op Credit Union	3,576,145.43	2,505,724.49	1,254,155.51
Muncie	Ball Employees Credit Union	2,891,568.79	2,601,031.57	2,692,698.90
Muncie	Muncie Post Office Credit Union	375,481.78	346,723.47	311,942.94
New Albany	New Albany Schools Credit Union	769,726.19	650,642.04	701,913.96
New Castle	New Castle State Hospital Credit Union	246,086.54	81,301.23	204,887.62
New Haven	Allen Co. Co-op Credit Union	874,043.76	677,616.91	768,099.37
Notre Dame	University of Notre Dame Credit Union	33,807,508.89	17,187,807.01	32,371,566.71
Pendleton	Indiana Reformatory Credit Union	439,597.73	383,194.84	387,583.37
Plainfield	Muslim Credit Union of Central Indiana	21,813.26	6,907.00	22,077.41
Richmond	NATCO Employees Credit Union	7,039,322.53	3,047,463.95	6,559,802.57
Richmond	Richmond State Hospital Credit Union	246,080.33	211,530.74	218,696.18
Richmond	Wayne Employees Credit Union	1,250,522.26	885,509.62	1,029,588.06
Rochester	Fulton Co. Farm Bureau Co-op Credit Union	65,810.90	33,650.42	49,272.89
Seymour	Jackson Co. Co-op Credit Union	1,507,344.55	984,988.21	1,333,075.36
South Bend	South Bend Post Office Credit Union	2,124,581.79	1,557,933.73	1,938,022.46
South Bend	Teachers Credit Union	146,491,752.95	61,732,955.01	139,437,269.73
Sullivan	Sullivan Co. Farm Bureau Co-op Credit Union	694,637.46	401,806.24	586,679.79
Terre Haute	Terre Haute Post Office Credit Union	546,190.58	455,134.58	484,186.30
Valparaiso	Porter Co. Farm Bureau Co-op Credit Union	2,469,701.44	1,355,523.12	1,389,627.16
Vevay	U.S. Shoe Credit Union	74,565.82	63,484.12	62,712.65
Wabash	Wabash Co. Farm Bureau Co-op Credit Union	43,711,933.19	29,175,301.84	37,076,201.43

BUDGET SERVICE COMPANIES

A "Budget Service Company" is defined by law as any person doing business as a budget counseling, credit counseling, debt management or debt pooling service or similarly identifying himself as providing services to debtors in the management of their debts and contracting for a fee to receive from the debtor and disburse to his creditors any money or other valuables.

These budget service companies are licensed and regulated by the Department of Financial Institutions as specified in a 1971 Act of the Legislature and as amended during the 1981 Legislative Session. These companies are examined annually by the Department of Financial Institutions to assure their compliance with the Budget Service Companies Act.

Each budget service company must submit as application to renew their license. This application must be submitted annually to the Department of Financial Institutions.

MONEY MASTERS
2453 State Street
P.O. Box 5357
Lafayette, Indiana 47903

Branches:
2523 E. 10th Street
Anderson, Indiana 46012

3835 N. Moller Road
Indianapolis 46254

P.O. Box 6026
Kokomo, Indiana 46901

788 South 3rd Street
Terre Haute, Indiana 47807

FAMILY BUDGET PLAN
Division of Noble County Collections, Inc.
323 North Main Street
Kendallville, Indiana 46735

THOMAS BUDGET SERVICE
2118 South Madison Street
Muncie, Indiana 47302

FAMILY CREDIT COUNSELING
681½ Wabash Avenue
Terre Haute, Indiana 47801

DIVISION OF ELECTRONIC DATA PROCESSING

The EDP section of the Department was created in 1973 and re-organized as a separate division in 1979. Its purpose is to assist the other divisions of the Department in examinations of state chartered institutions, to examine service bureaus and other institutions that provide EDP services to state chartered institutions and to assist the other divisions in the development and utilization of their own data processing endeavors.

The EDP Division presently supervises one hundred fifty-six (156) in-state computer installations (in-house and service centers including nineteen (19) national banks) and twenty-eight (28) out-of-state processors for a total of one hundred eighty-four (184).

In the calendar year of 1982, one hundred twelve (112) reviews were completed. Examiners use the guidelines and workpapers developed by the Federal Financial Institutions Examination Council (EFIEC). This establishes a continuity of standards for the institutions that are also reviewed by one of the federal regulatory agencies.

The areas reviewed include auditing, management and organization, systems and programming, computer operations, teleprocessing and electronic funds transfer systems.

The primary function of an EDP review is to determine that industry standards for controls and security are in place to insure, in so far as possible, the integrity of data and the security of funds. In addition, examiners are available to institutions that wish to implement their own EDP operations and desire assistance.

It is our goal to assist the institutions, through their directors and management, in assuring the integrity of data, the security of assets and liabilities and the full utilization of their EDP facilities to their own advantage and in the best interest of the citizens of the State of Indiana.